Cycle Date: September-2017
Run Date: 01/03/2018
Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

 Count of CU :
 105

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District: N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial In	formatio	1					
Return to cover		For Charter :	N/A						
01/03/2018		Count of CU :	105						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Include	ed: Feder	ally Insured State Cre	dit
	Count	of CU in Peer Group :	N/A					ļ	
								ļ	
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Sep-2017	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Equivalents	763,807,095			1,060,689,548	+		-11.7	943,864,303	
TOTAL INVESTMENTS	2,946,742,615			2,717,118,667		, , ,	4.4	2,768,532,811	
Loans Held for Sale	55,482,481	33,845,110	-39.0	40,725,105	20.3	48,014,833	17.9	53,880,164	12.2
Deal Fatata Lagra	0.000.407.045	0.400.400.000		0.000.700.570	0.4	0.400.000.004	0.0	0.040.400.047	0.0
Real Estate Loans	3,022,167,615	, , ,				3,406,866,801	3.8	, , , ,	-
Unsecured Loans Other Loans	699,302,630	748,590,201		, ,		, ,	5.6	, ,	_
TOTAL LOANS	3,062,443,362 6,783,913,607	3,428,152,776 7,359,232,645				4,065,627,976 8,291,243,786	10.4 7.1	4,495,750,370 8,940,898,979	
			_				6.0		
(Allowance for Loan & Lease Losses) Land And Building	(69,186,374) 260,366,803	(70,894,092) 281,738,588				(73,086,629) 304,566,250	5.5	(76,531,303) 315,989,940	
Other Fixed Assets	39,450,872			, ,		54,958,821	2.0		
NCUSIF Deposit	93,392,057	95,405,560				103,094,489	5.2		
All Other Assets	239,311,049	249,913,812		, ,			25.1	331,176,907	
TOTAL ASSETS	11,113,280,205						5.2		
LIABILITIES & CAPITAL:	11,113,200,203	11,503,554,531	3.0	12,193,093,909	0.0	12,000,791,000	3.2	13,437,133,310	4.7
Dividends Payable	12,404,911	12,378,843	-0.2	12,300,571	-0.6	12,616,088	2.6	10,468,514	-17.0
Notes & Interest Payable	186,153,182					, ,	22.7	350,362,007	-
Accounts Payable & Other Liabilities ³	124,907,310			158,905,364			17.2	191,155,325	
Uninsured Secondary Capital and	124,907,510	153,443,533	21.1	130,303,304	-0.5	100,240,304	11.2	191,100,020	2.0
Subordinated Debt Included in Net Worth ⁴	0	0	N/A	0	N/A	0	N/A	1	N/A
TOTAL LIABILITIES	323,465,403	387,060,293		428,632,611	10.7	514,772,638	20.1	551,985,846	
Share Drafts	1,549,631,235	1,690,759,847		1,969,457,422		2,094,747,630	6.4	2,228,968,229	
Regular shares	2,899,157,457	3,121,721,491		3,412,003,948			8.5		
All Other Shares & Deposits	5,206,157,630	5,103,577,216		, , ,			1.5		
TOTAL SHARES & DEPOSITS	9,654,946,322	9,916,058,554		10,511,249,931	6.0		4.7	11,493,881,822	
Regular Reserve	213,462,339	213,815,398			+	, , ,	-0.4	211,476,861	
Other Reserves	192,909,417	213,615,611		219,339,262		219,959,149	0.3	243,790,591	_
Undivided Earnings	728,496,724	779,004,541			5.8		7.5		
TOTAL EQUITY	1,134,868,480	1,206,435,550			4.1		4.9		
TOTAL LIABILITIES, SHARES, & EQUITY	11,113,280,205	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,437,135,518	4.7
INCOME & EXPENSE									
Loan Income*	333,498,884	338,157,662	1.4	355,796,541	5.2	371,812,595	4.5	296,829,933	6.4
Investment Income*	44,797,666	45,091,281	0.7	40,993,621	-9.1	49,944,927	21.8	40,711,445	
Other Income*	233,939,996	236,447,349	1.1	254,022,410	7.4	278,859,009	9.8	207,121,424	-1.0
Total Employee Compensation & Benefits*	215,409,303	224,274,522	4.1	241,284,892	7.6	252,268,431	4.6	196,996,238	4.1
Temporary Corporate CU Stabilization								1	
Expense & NCUSIF Premiums*/2	7,340,462	99,901		46		271	489.1		######
Total Other Operating Expenses*	225,652,860	229,716,267		, ,		, ,	4.9	195,097,930	
Non-operating Income & (Expense)*	4,118,170	-2,575,274					712.8	1,466,968	
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A	
Provision for Loan/Lease Losses*	47,404,679	41,662,765		43,892,129	1	55,575,715	26.6	46,485,692	1
Cost of Funds*	66,068,931	60,290,462	-8.7	58,699,398	-2.6	62,265,528	6.1	47,630,185	2.0
NET INCOME (LOSS) EXCLUDING STABILIZATION	04 040 040	04.477.000		04.407.444	4.0	04 450 000	07.0	50.040.705	
EXPENSE & NCUSIF PREMIUM */1	61,818,943			64,137,441			27.0	59,919,725	
Net Income (Loss)* TOTAL CU's	54,478,481						27.0		-
	118	116	-1.7	112	-3.4	107	-4.5	105	-1.9
* Income/Expense items are year-to-date while the related %change ra	auos are annualized.		-		 				
# Means the number is too large to display in the cell	Defere NOLIOIS OF ETHER	Funance F D	-b 0040 1	annead NOUGE OF-ETT	lian le	if any in avelous d			+
Prior to September 2010, this account was named Net Income (Loss Prior to September 2010, this account was named NCUSIF Stabiliza and NCUSIF Premiums.									
March 2014 and forward includes "Non-Trading Derivative Liabilities, December 2011 and forward includes "Subordinated Debt Included in								1. Summary	Einanaial
December 2011 and forward includes "Subordinated Debt Included in	I INEL WOITH.							1. Summary	rmancial

		Ratio A	nalysis						
Return to cover		For Charter :	N/A						
01/03/2018		Count of CU:							
CU Name: N/A Peer Group: N/A	,	Asset Range :		n * Boor Cro	m. All * Ctoto	- IMO! * Tumo	Included: Fed	arally Inaurad	State Credit
·				on Feer Grot	ĺ	= IVIO Type	included: red		State Credit
C	ount of CU in	Peer Group :	N/A		Dec-2016			Sep-2017	
	Dec-2013	Dec-2014	Dec-2015	Dec-2016	PEER Avg	Percentile**	Sep-2017	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets Net Worth/Total AssetsIncluding Optional	10.48	10.65	10.55	10.66	N/A	N/A	10.65	N/A	N/A
Total Assets Election (if used)	10.49	10.66	10.56	10.67	N/A	N/A	10.66	N/A	N/A
Total Delinquent Loans / Net Worth ³	6.10	5.95	5.05	4.69	N/A	N/A	4.93	N/A	N/A
Solvency Evaluation (Estimated)	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.94	5.78	5.44	5.34	N/A	N/A	5.37	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans ³	1.05	0.99	0.84	0.77	N/A	N/A	0.79	N/A	N/A
* Net Charge-Offs / Average Loans Fair (Market) HTM Invest Value/Book Value HTM Invest.	0.90 100.78	0.56 102.52	0.62 103.05	0.65 100.36	N/A N/A	N/A N/A	0.66 100.04	N/A N/A	N/A N/A
Accum Unreal G/L On AFS/Cost Of AFS	-0.94	0.05	-0.37	-1.09	N/A	N/A	-0.57	N/A	N/A
Delinquent Loans / Assets ³	0.64	0.63	0.53	0.50		N/A	0.53	N/A	N/A
EARNINGS									
* Return On Average Assets	0.50	0.54	0.54	0.65	N/A	N/A	0.60	N/A	N/A
* Return On Average Assets Excluding Stabilization									
Income/Expense & NCUSIF Premium ²	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
* Gross Income/Average Assets * Yield on Average Loans	5.57 5.09	5.48 4.78	5.49 4.71	5.60 4.64	N/A N/A	N/A N/A	5.53 4.59	N/A N/A	N/A N/A
* Yield on Average Investments	1.21	1.29	1.17	1.37	N/A	N/A	1.51	N/A	N/A N/A
* Fee & Other Op.Income / Avg. Assets	2.13	2.09	2.14	2.23	N/A	N/A	2.10	N/A	N/A
* Cost of Funds / Avg. Assets	0.60	0.53	0.50	0.50		N/A	0.48	N/A	N/A
* Net Margin / Avg. Assets	4.97	4.95	5.00	5.10	N/A	N/A	5.04	N/A	N/A
* Operating Exp./ Avg. Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.43	0.37	0.37	0.44	N/A	N/A	0.47	N/A	N/A
* Net Interest Margin/Avg. Assets	2.84 #NAME?	2.86 #NAME?	2.85 #NAME?	2.87 #NAME?	N/A N/A	N/A N/A	2.94 #NAME?	N/A N/A	N/A N/A
Operating Exp./Gross Income Fixed Assets & Foreclosed & Repossessed Assets	#INAIVIE ?	#INAIVIE ?	#INAIVIE ?	#INAIVIE ?	N/A	N/A	#INAIVIE ?	IN/A	IN/A
/ Total Assets ¹	3.13	3.15	3.11	3.13	N/A	N/A	3.10	N/A	N/A
* Net Operating Exp. /Avg. Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Reg. Shares / Total Shares & Borrowings	29.46	30.81 74.22	31.71	32.74	N/A	N/A N/A	33.80	N/A N/A	N/A
Total Loans / Total Shares Total Loans / Total Assets	70.26 61.04	63.94	73.63 63.46	75.35 64.59	N/A N/A	N/A N/A	77.79 66.54	N/A N/A	N/A N/A
Cash + Short-Term Investments / Assets	12.03	9.97	13.11	12.32	N/A	N/A	11.95	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.86	94.27	94.60	94.95	N/A	N/A	94.65	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	45.21	47.50	50.02	51.27	N/A	N/A	52.62	N/A	N/A
Borrowings / Total Shares & Net Worth	1.72	1.93	2.10	2.45	N/A	N/A	2.71	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.28	3.95	4.12	3.80	N/A	N/A	4.27	N/A	N/A
Borrowers / Members Members / Full-Time Employees	46.88 368.31	47.82 365.69	47.07 363.51	48.75 362.92		N/A N/A	48.98 366.43	N/A N/A	N/A N/A
Avg. Shares Per Member	\$7,313	\$7,326	\$7,564	\$7,773	N/A	N/A	\$7,938	N/A	N/A
Avg. Loan Balance	\$10,962	\$11,370	\$11,831	\$12,015		N/A	\$12,606	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$60,095	\$60,590	\$63,114	\$64,676	N/A	N/A	\$66,471	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	4.91	5.24	5.01	6.36		N/A	6.00	N/A	N/A
* Market (Share) Growth	3.19	2.70	6.00	4.68		N/A	5.94	N/A	N/A
* Loan Growth * Asset Growth	7.53 2.20	8.48 3.57	5.17 5.96	7.13 5.25	N/A N/A	N/A N/A	10.45 6.25	N/A N/A	N/A N/A
* Investment Growth	-6.41	-5.66		-0.46		N/A		N/A	N/A
* Membership Growth	2.49			1.86		N/A	3.05	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December	er = 1 (or no a					·			·
**Percentile Rankings and Peer Average Ratios are produced once a quarter a									
Subsequent corrections to data after this date are not reflected in the Percenti									
Percentile Rankings show where the credit union stands in relation to its peers it									
peer group are arranged in order from highest (100) to lowest (0) value. The peentire range of ratios. A high or low ranking does not imply good or bad perform									
to the importance of the percentile rank to the credit union's financial performan				andbio data,	a. a. a. a. a. a. a. a. a. a				
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed as	sets did not inclu	de repossessed	vehicles.						
² Prior to September 2010, this ratio was named Return on Assets Prior to NCU		Income/Expense							
From December 2010 forward, NCUSIF Premium Expense is also excluded f									
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the This policy change may result in a decline in delinquent loans reported as of J		eporting requirem	ents for troubled	debt restructure	d (TDR) loans.				2. Ratios
This policy change may result in a decilie in delinquent loans reported as of J	u110 20 12.								Z. Katios

December						
June Part	Return to cover				3	
December	01/03/2018					
Dec. 2013 Dec. 2016 Dec	CU Name: N/A					
Dec.2013 Dec.2014 Dec.2015 Dec.2016 Sep.2016 Sep.2016 Dec.2016 Sep.2017 Dec.2016 Sep.2017 Dec.2016 Dec.2017		Count of CII in			n * Peer Group	o: All * State =
### Commercial Loans ### CO Days / Total Commercial Loans Commercial Loans Commercia		Count of Co II	reer Group.	IVA		
Circle Clearly Do 60 Days / Total Clear Caret Loses		Dec-2013	Dec-2014	Dec-2015	Dec-2016	Sep-2017
PALL Losses Do 2 = 60 Days / Total PALL Losses Once Tecland Subsert Losse	OTHER DELINQUENCY RATIOS 1	0.00	0.00	0.00	0.00	4.04
September Subsert Custom September						
New Year Losses = -60 Days Total New Yearisks Loans	Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally					1.27
Used Verheic Loanes = 60 Days Total Used Verheic Loanes 0.85 0.38 1.07 1.00 0.87 0.86 0.98 0.98 0.98 0.97 0.90	Guaranteed Student Loans	0.72	0.00	0.62	0.54	0.52
Total Vehicle Loans = 60 Days / Total Vehicle Loans 0.81 0.94 0.94 0.97 0.00 0.						0.53
All Other Lorans == 60 Days / Total All Other Loans #NAME? #	Total Vehicle Loans >= 60 Days/ Total Vehicle Loans					0.84
TOR Commerc Lar Not Secured by RE Delenquert >= 60 Days / TOR Consumer Lrs Not 7.88 9.01 14.30 12.66 15.	Leases Receivable Delinquent >= 60 Days / Total Leases Receivable					0.00
		#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Participation Learn Delinquent = 90 Days Total Participation Learn 5.05 5.05 5.15 1.15 87NAME	Secured by RE	7.89		14.30	12.66	16.34
Commercial Loans Delinquent = 30 Days / Total Commercial Loans 2 5.05 3.19 1.16 1.54 #NAME TOR Commercial Loans 2 5.05 3.19 0.16 1.54 4.54 MNAME TOR Commercial Loans 2 5.05 1.17 5.05 3.04 #NAME TOR Commercial Loans 1 5.05 5.05 1.17 5.05 3.04 4.54 MNAME TOR Commercial Loans 1 5.05 5.05 1.10 7.55 7.57	Indirect Loans Delinquent >= 60 Days / Total Indirect Loans					1.09
Commercial Loans Delinquent >= 60 Days Total Commercial Loans* 2.51 1.73 0.63 0.44 #NAME*						0.59
DR Commercial Line Not Secured by RE Designates >= 60 Days / Total State 0.00 0.27 0.00 0.	Commercial Loans Delinquent >= 30 Days / Total Commercial Loans 2					#NAME?
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not					
#NAMEO FOR LOAN & Lease Losses to Delinquent Loans #RAMEO #NAMEO						#NAME?
REAL ESTATE LOAN DELNOUENCY Ist Mortgape Flowed and Hybrid/Sellotion (5 years) Delinquent >= 60 Days / Total 1st Mtg Flowd and Hybrid/Sellotion (5 years) Delinquent >= 60 Days / Total 1st thing Adjustable Rate and Hybrid/Sellotion (5 years) Delinquent >= 60 Days / Total 1st thing Adjustable Rate and Hybrid/Sellotion (5 years) Delinquent >= 60 Days / Total 1st thing Adjustable Rate and Hybrid/Sellotion (5 years) thing Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable (1 years) thing Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable (1 years) thing Adjustable Rate Loans Delinquent >= 60 Days / Total Total R Total (7 years) and Prit Oot First & Other RE Loans Delinquent >= 60 Days / Total Total R Total (7 years) and Prit Oot First & Other RE Delinquent >= 60 Days / Total Total R To						
Ist Mortgage Fixed and Hybrid/Balboon (> 5 years) Delinquent >= 60 Days / Total 1st Mg Fixed #NAME? #NA		#1 0 title 1		#1 0 uni	#10 uni	#1 0 UNE :
Min Additionable Rate and Hubrid/Rations as learners Min AME	1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
FixedPhtAptidBalloon Loans 1.89 0.85 0.52 0.32	Mto Adjustable Rate and Hybrid/Balloon < 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable 0.34 0.32 0.32 0.32 0.32 0.32 0.32 0.34 and PMT OQL First & Other RE Loans Delinquent >= 60 Days / Total Int Only 0.15 0.00		1.89	0.85	0.52	0.32	1.30
And PMT ODE FIRST & Cither RE Loans 0.00	Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable					0.22
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans 18,78 11.29 10.53 11.58 13.1	Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only	0.15	0.00	0.00	0.00	0.04
TOR RE Lns also Reported as Commercial Loans Delinquent p= 60 Days / Total TDR RE Lns also Reported as Commercial Loans Dos 30 Days / Total Real Estate Loans 2.90 2.39 1.79 1.78 1.55 Total Real Estate Loans DOs 20 Days / Total Real Estate Loans 2.90 2.39 1.79 1.78 1.5 Total Real Estate Loans DOs 20 Days / Total Real Estate Loans 2.90 2.90 2.90 0.69 0.61 0.6	Total TDR 1st and Other RE Delinguent >= 60 Days / Total TDR 1st and Other Loans					13.13
Total Real Estate Loans D/S = 20 Days / Total Real Estate Loans 2.90 2.99 1.97 1.78 1.56 1.68 1.78 1.56 1.08 1.09 2.06 0.61 0.68 1.08 1.09 0.61 0.68 0.68 0.61 0.68 0.68 0.61 0.68 0.68 0.61 0.68	TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns					
March State Loans DO ≥ 60 Days / Total Real Estate Loans 1.10 0.92 0.69 0.61 0.68	also Reported as Commercial Loans Total Real Estate Loans DO: 20 Days / Total Real Estate Loans					
MISCELLANEOUS LOAN LOSS RATIOS						0.61
Net Charge Offs - Credit Cards / Avg Credit Card Loans 2.25 2.09 1.99 2.11 2.3	MISCELLANEOUS LOAN LOSS RATIOS					
Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed 3.57 0.01 0.02 0.02 0.05						14.50
Net Charge Offs - Total Vehicle Loans Avg Total Real Estate Loans 0.62 0.60 0.73 0.78 0.70						0.07
Net Charge Offs - 1st Mortgage Loans						0.76
Net Charge Offs - Other RE Loans/ Avg Other RE Loans 0.50 0.29 0.14 0.11 0.11 0.11 Net Charge Offs - Interest Only and Payment Option First & Other RE Loans Avg Interest Only and Payment Option First & Other RE Loans 0.00 0.0						0.04
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only 0.00 0.						0.00
2.00 0.00		0.50	0.29	0.14	0.11	0.12
Net Charge Offs - Indirect Loans / Avg Indirect Loans 1.02 0.99 1.30 1.18 1.0	and Payment Option First & Other RE Loans					0.10
Net Charge Offs - Participation Loans / Avg Participation Loans #NAME? #NAME? #NAME? #NAME? #NAME? #NAME? #NAME? #NAME? #NAME? #NAME? #NAME? #NAME? #NAME? #NAME? #NAME? #NAME? #NAME? #NAME	* Net Charge Offs - Leases Receivable / Avg Leases Receivable					
Net Charge Offs - Commercial Loans / Ava Commercial Loans SPECIAL IZED LENDING RATIOS						#NAME?
Indirect Loans Outstanding / Total Loans 18.13 19.53 19.85 21.20 23.2						#NAME?
Participation Loans Outstanding / Total Loans 2.62 2.74 3.00 2.92 2.98 Participation Loans Purchased YTD / Total Loans Granted YTD 2.22 2.59 2.46 1.71 2.2 Participation Loans Sold YTD / Total Assets 0.14 0.27 0.38 0.13 0.2 Total Commercial Loans / Total Assets 0.14 0.27 0.38 0.13 0.2 Total Commercial Loans / Total Assets #NAME?	SPECIALIZED LENDING RATIOS	10.10	10.50	40.05	04.00	20.00
Participation Loans Purchased YTD / Total Loans Granted YTD						23.22
Total Commercial Loans / Total Assets #NAME? #N	Participation Loans Purchased YTD / Total Loans Granted YTD					2.22
ANAME ANAM						0.26
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed 41.86 35.69 39.12 35.29 37.2	Total Commercial Loans / Total Assets 2					
Student Loans		#INAIVIE!	#INAIVIE!		#INAIVIE!	#INAIVIE!
Total Fixed Rate Real Estate / Total Assets 16.43 16.33 15.94 15.50 14.6 Total Fixed Rate Real Estate / Total Loans 26.92 25.55 25.12 23.99 21.9 Total Fixed Rate Real Estate / Total Loans 26.92 25.55 25.12 23.99 21.9 Total Fixed Rate Real Estate / Total Loans Granted YTD 33.15 23.05 31.01 30.12 26.7 First Mig RE Loans Sold YTD/ First Mig RE Loans Granted YTD 68.93 59.05 65.40 76.72 60.8 Total Fixed Rate Real Estate / Total Loans Granted YTD 68.93 59.05 65.40 76.72 60.8 Total Fixed Rate Real Estate / Total Sasets 0.29 0.27 0.35 0.45 0.6 Interest Only & Payment Option First & Other RE / Total Assets 0.29 0.27 0.35 0.45 0.6 Interest Only & Payment Option First & Other RE / Net Worth 2.78 2.50 3.35 4.20 5.8 MISCELLANEOUS RATIOS	Student Loans	41.86	35.69	39.12	35.29	37.22
Total Fixed Rate Real Estate / Total Loans 26.92 25.55 25.12 23.99 21.9 Total Fixed Rate RE Granted YTD / Total Loans Granted YTD 33.15 23.05 31.01 30.12 26.7 First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD 68.93 59.05 65.40 76.72 60.8 Interest Only & Payment Option First & Other RE / Total Assets 0.29 0.27 0.35 0.45 0.6 Interest Only & Payment Option First & Other RE / Net Worth 2.78 2.50 3.35 4.20 5.8 Mortgage Servicing Rights / Net Worth 2.16 1.19 1.26 1.33 1.2 Unused Commitments / Cash & ST Investments MNAME? #NAME?		16.43	16 33	15.0/	15.50	14.62
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD 33.15 23.05 31.01 30.12 26.7						21.97
Interest Only & Payment Option First & Other RE / Total Assets 0.29 0.27 0.35 0.45 0.6 MISCELLANEOUS RATIOS 2.78 2.50 3.35 4.20 5.8 Mortgage Servicing Rights / Net Worth 2.16 1.19 1.26 1.33 1.2 Unused Commitments / Cash & ST Investments #NAME?	Total Fixed Rate RE Granted YTD / Total Loans Granted YTD					26.71
Interest Only & Payment Option First & Other RE / Net Worth 2.78 2.50 3.35 4.20 5.8	First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD					60.88
MISCELLANEOUS RATIOS	Interest Only & Payment Option First & Other RE / Total Assets Interest Only & Payment Option First & Other RE / Net Worth					5.88
Mortgage Servicing Rights / Net Worth 2.16 1.39 1.26 1.33 1.2 Joused Commitments / Cash & ST Investments #NAME? #	MISCELLANEOUS RATIOS	2.70		2.00	20	2.00
Complex Assets / Total Assets Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. # Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) cans. This policy change may result in a decline in delinquent bans reported as of June 2012. Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy	Mortgage Servicing Rights / Net Worth					1.28
Short Term Liabilities / Total Shares and Deposits plus Borrowings 41.13 39.70 38.12 37.61 35.7 'Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) 'Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. 'Means the number is too large to display in the cell 'The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) onas. This policy change may result in a decline in delinquent bans reported as of June 2012. Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy						
Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) *Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. **Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) agains. This policy change may result in a decline in delinquent basis reported as of June 2012. **Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy						35.71
"Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. # Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) ans. This policy change may result in a decline in delinquent bans reported as of June 2012. Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy	* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	0	550	55.72	37.31	
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) agas. This policy change may result in a decline in delinquent base reported as of June 2012. Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy	**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
oans. This policy change may result in a decline in delinquent loans reported as of June 2012. Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy		remente for tro	led debt roots	ured (TDP)		
	loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
	² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulator change may cause fluctuations from prior cycles.	y definition of con	nmercial loans. T	his policy	3 Suppl	emental Ratios

		Ass	ets						
Return to cover		For Charter :	N/A						
01/03/2018		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	C			Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fede	rally Insured State C	redit
	Count	of CU in Peer Group :	N/A						-
	Dec-2013	Dec-2014	% Cha	Dec-2015	% Cha	Dec-2016	% Cha	Sep-2017	% Cha
ASSETS	Dec-2013	Dec-2014	70 Ong	Dec-2013	70 Ong	Dec-2010	76 Olig	0ep-2017	76 City
CASH:									
Cash On Hand	120,169,411	129,560,659	7.8	133,961,002	3.4	144,057,014	7.5	139,797,063	-3.0
Cash On Deposit	619,155,408		-9.8	897,110,859	60.7	764,235,842		782,753,976	
Cash Equivalents	24,482,276		+	29,617,687	51.8	28,785,841	-2.8	21,313,264	
TOTAL CASH & EQUIVALENTS	763,807,095		-7.4		49.9	937,078,697	-11.7	943,864,303	
INVESTMENTS:									
Trading Securities	20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,343,769	-10.0
Available for Sale Securities	1,859,597,079		-3.7	1,785,727,679	-0.3	1,931,942,348	8.2	1,904,463,151	
Held-to-Maturity Securities	165,574,640	134,689,104	-18.7	115,128,034	-14.5	118,621,810	3.0	103,264,741	-12.9
Deposits in Commercial Banks, S&Ls, Savings Banks	762,069,813	711,282,001	-6.7	624,084,317	-12.3	581,085,263	-6.9	533,148,804	-8.2
Loans to, Deposits in, and Investments in Natural									
Person Credit Unions ²	33,984,488	43,422,159	27.8	59,395,841	36.8	76,942,317	29.5	91,141,399	18.5
Total MCSD/Nonperpetual Contributed Capital and	22 206 002	47.000.4.47	22.0	16 007 047	-0.4	16.076.440	0.4	17 000 700	
PIC/Perpetual Contributed Capital All Other Investments in Corporate Cus	22,396,603 2,309,738	17,063,147 1,827,074	-23.8 -20.9	16,987,247 811,990	-55.6	16,976,442 1,113,804	-0.1 37.2	17,022,733 3,209,897	
All Other Investments in Corporate Cus All Other Investments ²	80,134,340			94,980,889	-55.6	89,832,176		97,938,317	
TOTAL INVESTMENTS	2,946,742,615		-4.7	2,717,118,667	-3.3	2,836,885,659		2,768,532,811	
TOTAL INVESTIMENTS	2,940,742,013	2,009,407,203	-4.7	2,717,110,007	-3.3	2,030,003,039	4.4	2,700,332,011	-2.4
LOANS HELD FOR SALE	55,482,481	33,845,110	-39.0	40,725,105	20.3	48,014,833	17.9	53,880,164	12.2
EGARG REED FOR GALE	00,402,401	00,040,110	00.0	40,720,100	20.0	40,014,000	17.0	00,000,104	12.2
LOANS AND LEASES:									
Unsecured Credit Card Loans	409,049,194	425,615,887	4.1	435,434,150	2.3	448,618,775	3.0	434,037,838	-3.3
All Other Unsecured Loans/Lines of Credit	256,002,490		8.7	291,742,231	4.9	318,870,889	9.3	338,444,696	
Payday Alternative Loans (PAL Loans) (FCUs only)	0			0	N/A	0		0	
Non-Federally Guaranteed Student Loans	34,250,946	44,735,252	30.6	48,042,028	7.4	51,259,345		54,202,428	
New Vehicle Loans	819,241,668		12.5	974,855,129	5.8	1,065,647,781	9.3	1,201,346,082	
Used Vehicle Loans	1,929,017,721	2,165,634,310	12.3	2,336,105,459	7.9	2,603,766,552	11.5	2,855,686,614	9.7
Leases Receivable	0	0	N/A	0	N/A	1,862	N/A	0	-100.0
All Other Secured Non-Real Estate Loans/Lines of Credit 3	314,183,973	341,033,060	8.5	370,505,568	8.6	396,211,781	6.9	401,708,936	1.4
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family									
Residential Properties ³	2,189,264,182	2,300,269,179	5.1	2,370,345,675	3.0	2,449,271,402	3.3	2,293,602,745	-6.4
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family									
Residential Properties ³	832,903,433	882,220,489	5.9		3.4	957,595,399		522,518,090	
All Other Real Estate Loans/Lines of Credit 3	N/A	N/A		N/A		N/A		494,018,065	
Commercial Loans/Lines of Credit Real Estate Secured ³	N/A	N/A		N/A		N/A		308,324,747	
Commercial Loans/Lines of Credit Not Real Estate Secured 3	N/A	N/A		N/A		N/A		37,008,738	
TOTAL LOANS & LEASES	6,783,913,607	7,359,232,645		7,739,421,143	5.2	8,291,243,786	+	8,940,898,979	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(69,186,374)	(70,894,092)	2.5	,	-2.8	(73,086,629)	6.0	(76,531,303)	
Foreclosed Real Estate	18,903,926	11,287,220	-40.3	6,313,594	-44.1	9,097,988		9,512,164	
Repossesed Autos Foreclosed and Repossessed Other Assets	1,018,530 1,598,801	1,603,938 1,086,780	57.5 -32.0	2,097,080 570,622	30.7 -47.5	3,042,271 830,458	45.1 45.5	2,564,477 1,295,392	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	21,521,257	13,977,938	-32.0	8,981,296	-47.5	12,970,717	45.5	13,372,033	
Land and Building	21,521,257		-35.1 8.2	8,981,296 288,617,790	-35.7	12,970,717 304,566,250	5.5	13,372,033 315,989,940	
Other Fixed Assets	39,450,872	43,415,506		53,890,730	24.1	54,958,821	2.0	53,809,689	
NCUA Share Insurance Capitalization Deposit	93,392,057	95,405,560		97,978,129	24.1	103,094,489		105,514,028	
Identifiable Intangible Assets	402,114	95,405,500	+	97,978,129	N/A	103,094,409		540,304	
Goodwill	1,582,360	1,582,360		1,582,360	0.0	2,042,182		2,042,182	
TOTAL INTANGIBLE ASSETS	1,984,474	1,582,360	-20.3	1,582,360	0.0	2,042,182		2,582,486	
Accrued Interest on Loans	21,221,842				-0.1	23,272,938		23,350,475	
Accrued Interest on Investments	6,966,070				12.2	7,149,781	-0.5	7,975,324	
Non-Trading Derivative Assets, net	N/A		1	39,972	-39.2	89		0	
All Other Assets	187,617,406			226,373,532	10.0	287,600,220		283,896,589	
TOTAL OTHER ASSETS	215,805,318				9.1	318,023,028		315,222,388	-
TOTAL ASSETS	11,113,280,205	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,437,135,518	4.7
TOTAL CU's	118		-1.7	112	-3.4	107	-4.5	105	-1.9
# Means the number is too large to display in the cell									
¹ OTHER RE OWNED PRIOR TO 2004									
2 LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CU									
Reporting requirements for loans were changed with September 2017 cycle to	accommodate the regula	atory definition of commerc	ial loans. 1	This policy change may cau	se fluctua	tions from prior cycles.			4. Assets

		Liabilities, Shares	& Fauity						
Return to cover		For Charter :							
01/03/2018		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ded: Feder	ally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Sep-2017	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A	١	N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	186,153,182	245 222 054	15.6	247 242 205	14.9	302,917,070	22.5	350,362,007	15.7
<u> </u>	100,153,162		15.6 N/A		N/A	12,990,916		350,362,007	15.7 -100.0
Borrowing Repurchase Transactions Subordinated Debt		_		, ,	N/A N/A	12,990,916		0	-100.0 N/A
Uninsured Secondary Capital and		0) IN/A	. 0	IN/A	0	IN/A	U	IN/A
Subordinated Debt Included in Net Worth ³		0	N/A	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities, net	N/A			0		0		0	N/A
Accrued Dividends and Interest Payable	12,404,911			-	-0.6	12,616,088		10,468,514	-17.0
Accounts Payable & Other Liabilities	124,907,310				-0.3	186,248,564		191,155,325	2.6
TOTAL LIABILITIES	323,465,403				10.7	514,772,638		551,985,846	7.2
TOTAL LIABILITIES	020, 100, 100	001,000,200	10.7	120,002,011	10.7	014,772,000	20.1	001,000,010	
SHARES AND DEPOSITS			1						
Share Drafts	1,549,631,235	1,690,759,847	9.1	1,969,457,422	16.5	2,094,747,630	6.4	2,228,968,229	6.4
Regular Shares	2,899,157,457		_	, , ,		3,702,045,188		4,003,532,581	8.1
Money Market Shares	2,366,918,208				4.2	2,664,723,468		2,712,003,355	1.8
Share Certificates	1,811,083,707				-2.9	1,603,889,088		1,608,204,045	0.3
IRA/KEOGH Accounts	993,465,335				-3.2	891,027,856		861,175,989	-3.4
All Other Shares ¹	27,591,787				0.7	35,948,000	_	47,702,695	32.7
Non-Member Deposits	7,098,593		91.8		24.6	11,206,685		32,294,928	188.2
TOTAL SHARES AND DEPOSITS	9,654,946,322				6.0	11,003,587,915		11,493,881,822	4.5
	5,55 1,5 15,5	5,5 15,555,555				,,		,,	
EQUITY:									
Undivided Earnings	728,496,724	779,004,541	6.9	824,452,541	5.8	886,223,663	7.5	921,833,848	4.0
Regular Reserves	213,462,339		0.2		-0.8	211,248,468		211,476,861	0.1
Appropriation For Non-Conforming Investments						, ,			
(SCU Only)		0	N/A	1,136,101	N/A	0	-100.0	354,671	N/A
Other Reserves	222,857,943	230,930,152	3.6	243,829,924	5.6	256,366,145	5.1	266,881,216	4.1
Equity Acquired in Merger	315,438	2,378,003	653.9	6,119,825	157.4	13,973,856	128.3	14,386,132	3.0
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,193,469	0.4
Accumulated Unrealized G/L on AFS Securities	-17,714,259	814,696	104.6	-6,680,526	-920.0	-21,288,641	-218.7	-10,865,661	49.0
Accumulated Unrealized Losses for OTTI									
(due to other factors) on HTM Debt Securities	(-	N/A		,	0		0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	(,,,,,,,				0		0	N/A
Other Comprehensive Income	-13,738,185		_		-22.5	-30,280,691	-15.3	-28,159,236	7.0
Net Income	(,	0		14,166,550	N/A
EQUITY TOTAL	1,134,868,480	1,206,435,550	6.3	1,255,811,447	4.1	1,317,431,280	4.9	1,391,267,850	5.6
TOTAL SHARES & EQUITY	10,789,814,802	11,122,494,104	3.1	11,767,061,378	5.8	12,321,019,195	4.7	12,885,149,672	4.6
	44 440 000 000			40 405 000 000		10.005.701.000		10 107 105 510	
TOTAL LIABILITIES, SHARES, & EQUITY	11,113,280,205	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,437,135,518	4.7
NCHA INCHED CAVINGS 2			+						
NCUA INSURED SAVINGS ²	404.045.405			100 750 001	40.0	105 110 070		505.055.000	
Uninsured Shares	404,845,427				19.6	495,140,679		505,255,896	2.0
Uninsured Non-Member Deposits	1,413,951					1,671,161		18,489,251	
Total Uninsured Shares & Deposits	406,259,378					496,811,840		523,745,147	5.4
Insured Shares & Deposits	9,248,686,944		_	, , ,		10,506,776,075		10,970,136,675	4.4
TOTAL NET WORTH	1,165,122,444	1,226,128,094	5.2	1,287,558,035	5.0	1,369,405,645	6.4	1,431,074,738	4.5
# Means the number is too large to display in the cell PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA	KEUCHE VND NOVIMENADE	D CHADEC FOR CHORT	EODM E	EDC					
					WARD C	TABLE INICI IDED LID TO	\$250,000		
PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to		UF 10 \$100,000 and \$25	JUJUU FOI	T IKAO; 3/20/09 AND FOR	WAKD SE	TAKES INSUKED UP 10	, ⊅<20,000	e	OLE
³ December 2011 and forward includes "Subordinated Debt Included in No	et vv Ortn.							5. Liab	ShEquity

		Income Statem	ent						
Return to cover		For Charter :	N/A						
01/03/2018		Count of CU:	105						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Fede	erally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Sep-2017	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	334,029,324	338,684,019			5.2	373,071,536	4.7	297,043,622	6.2
Less Interest Refund	(530,440)	(526,357)		, , ,	-4.2	(1,258,941)	149.6	(213,689)	-77.4
Income from Investments	42,862,293	44,676,917			-5.4	48,166,843	14.0	40,052,577	10.9
Income from Trading	1,935,373	414,364			-403.4	1,778,084	241.4	658,868	-50.6
TOTAL INTEREST INCOME	378,296,550	383,248,943	1.3	396,790,162	3.5	421,757,522	6.3	337,541,378	6.7
INTEREST EXPENSE:									
Dividends	46,740,525	44,024,134	-5.8		-3.9	45,003,328	6.4	33,998,381	0.7
Interest on Deposits	13,982,965	11,668,792	1		-5.0	10,657,026	-3.9	8,157,092	2.1
Interest on Borrowed Money	5,345,441	4,597,536		, ,	15.8	6,605,174	24.1	5,474,712	10.5
TOTAL INTEREST EXPENSE	66,068,931	60,290,462	-8.7	58,699,398	-2.6	62,265,528	6.1	47,630,185	2.0
PROVISION FOR LOAN & LEASE LOSSES	47,404,679	41,662,765	-12.1	43,892,129	5.4	55,575,715	26.6	46,485,692	11.5
NET INTEREST INCOME AFTER PLL	264,822,940	281,295,716	6.2	294,198,635	4.6	303,916,279	3.3	243,425,501	6.8
NON-INTEREST INCOME:									
Fee Income	113,442,236	112,937,018	-0.4	116,040,777	2.7	123,940,981	6.8	94,239,806	1.4
Other Operating Income	120,497,760	123,510,331	2.5	137,981,633	11.7	154,918,028	12.3	112,881,618	-2.8
Gain (Loss) on Investments	3,310,110	965,075	-70.8	1,526,975	58.2	2,543,420	66.6	-486,181	-125.5
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	0	N/A	284	N/A	-2,125	-1,097.7
Gain (Loss) on Disposition of Assets	-1,382,846	-2,820,948	-104.0	-1,258,635	55.4	198,265	115.8	-100,220	-167.4
Gain from Bargain Purchase (Merger)	0	0	N/A	2,153,974	N/A	0	-100.0	0	N/A
Other Non-Oper Income/(Expense)	2,190,906	-719,401	-132.8	-1,615,677	-124.6	3,814,760	336.1	2,055,494	-28.2
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	238,058,166	233,872,075	-1.8	254,829,047	9.0	285,415,738	12.0	208,588,392	-2.6
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	215,409,303	224,274,522	4.1	241,284,892	7.6	252,268,431	4.6	196,996,238	4.1
Travel, Conference Expense	3,954,311	4,346,011	9.9	4,547,576	4.6	4,498,715	-1.1	3,461,298	2.6
Office Occupancy	30,031,267	32,740,885	9.0		4.6	34,699,011	1.3	26,893,494	3.3
Office Operation Expense	85,500,926	91,227,419			6.7	105,000,186	7.9	78,200,238	-0.7
Educational and Promotion	15,602,280	15,117,153		17,091,946	13.1	16,336,311	-4.4	13,268,791	8.3
Loan Servicing Expense	33,914,490	32,180,525		36,254,997	12.7	38,722,741	6.8	28,344,742	-2.4
Professional, Outside Service	29,715,191	32,836,557	10.5		2.2	34,546,711	2.9	27,420,319	
Member Insurance ¹	N/A	N/A		N/A		N/A	2.0	N/A	
Member Insurance - NCUSIF Premium ²	1,229,266	99,901	-91.9		-100.0	271	489.1	791,752	######
Member Insurance - Temporary Corporate	1,223,200	33,301	31.3	40	100.0	Zi i	400.1	751,752	mmmmm
CU Stabilization Fund ³	6,111,196	0	-100.0	0	N/A	0	N/A	0	N/A
Member Insurance - Other	640,903	311,577	-51.4	-	-51.0	176,686	15.7	141,759	7.0
Operating Fees	1,555,852	1,575,329			1.0	1,608,177	1.1	1,263,343	4.7
Misc Operating Expense	24,737,640	19,380,811	-21.7		-2.9	20,015,209	6.3	16,103,946	7.3
TOTAL NON-INTEREST EXPENSE	448,402,625	454,090,690			6.8	507,872,449	4.7	392,885,920	
NET INCOME (LOSS) EXCLUDING STABILIZATION	440,402,023	454,030,030	1.5	404,030,207	0.0	307,072,443	4.7	332,003,320	3.1
EXPENSE AND NCUSIF PREMIUMS */4	61,818,943	61,177,002	-1.0	64,137,441	4.8	81,459,839	27.0	59,919,725	-1.9
NET INCOME (LOSS)	54,478,481	61,077,101	12.1		5.0	81,459,568	27.0	59,127,973	-3.2
RESERVE TRANSFERS:	34,470,401	01,077,101	14.1	04,107,333	3.0	31,433,300	21.0	33,121,313	-5.2
Transfer to Regular Reserve	215,936	357,246	65.4	203,761	-43.0	168,319	-17.4	74,418	-41.1
* All Income/Expense amounts are year-to-date while the related % change		331,240	05.4	203,701	-43.0	100,319	-11.4	14,410	-+1.1
# Means the number is too large to display in the cell	auos are armudiizeu.		+						
	Dramium Funar		L						
¹ From September 2009 to December 2010, this account includes NCUSIF F	•								-
² For December 2010 forward, this account includes only NCUSIF Premium									
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization.			ense. For S	September 2009 and forwa	ard,				
this account only includes only the Temporary Corporate CU Stabilization E		<u> </u>	101	L NOUGE OF THE STATE OF					
⁴ Prior to September 2010, this account was named Net Income (Loss) Before	re NCUSIF Stabilization Expe	ense. From December 20	10 forward	i, NCUSIF Stabilization Inc	ome, if any	, is excluded.			6. IncExp

Return to cover 01/03/2018 CU Name: N/A Peer Group: N/A DELINQUENCY SUMMARY - ALL LOAN TYPES 1 30 to 59 Days Delinquent 60 to 179 Days Delinquent		Dec-2014 139,314,875	N/A 105 N/A Region: N/A		p: All * S	tate = 'MO' * Type l	ncluded:	Federally Insured	State
CU Name: N/A Peer Group: N/A DELINQUENCY SUMMARY - ALL LOAN TYPES 1 30 to 59 Days Delinquent 60 to 179 Days Delinquent	Dec-2013 139,346,281 51,541,751 13,760,689	Asset Range : Criteria : CU in Peer Group : Dec-2014	N/A Region: N/A	Nation * Peer Grou	p: All * S	tate = 'MO' * Type I	ncluded:	Federally Insured	State
Peer Group: N/A DELINQUENCY SUMMARY - ALL LOAN TYPES ¹ 30 to 59 Days Delinquent 60 to 179 Days Delinquent	Dec-2013 139,346,281 51,541,751 13,760,689	Criteria : CU in Peer Group : Dec-2014	Region: N/A	Nation * Peer Grou	p: All * S	tate = 'MO' * Type I	ncluded:	Federally Insured	State
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹ 30 to 59 Days Delinquent 60 to 179 Days Delinquent	Dec-2013 139,346,281 51,541,751 13,760,689	Dec-2014 139,314,875	N/A	Nation * Peer Grou	p: All ^ S	tate = 'MO' ^ Type I	nciuaea:	Federally Insured	State
30 to 59 Days Delinquent 60 to 179 Days Delinquent	Dec-2013 139,346,281 51,541,751 13,760,689	Dec-2014 139,314,875						-	
30 to 59 Days Delinquent 60 to 179 Days Delinquent	139,346,281 51,541,751 13,760,689	139,314,875	% Chg						
30 to 59 Days Delinquent 60 to 179 Days Delinquent	51,541,751 13,760,689			Dec-2015	% Chg	Dec-2016	% Chg	Sep-2017	% Chg
60 to 179 Days Delinquent	51,541,751 13,760,689							•	
	13,760,689		0.0	118,410,492	-15.0	113,675,782	-4.0	109,622,786	
		54,491,734	5.7	49,789,259	-8.6	49,022,987	-1.5	54,517,182	11.2
180 to 359 Days Delinquent	5 750 945	13,713,963	-0.3	11,058,544	-19.4		-11.0	10,984,565	
> = 360 Days Delinquent		4,744,200	-17.5	4,167,444	-12.2		28.1	5,068,725	_
Total Del Loans - All Types (> = 60 Days)	71,053,385	72,949,897	2.7	65,015,247	-10.9		-1.2	70,570,472	
% Delinquent Loans / Total Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans									
30 to 59 Days Delinquent	6,162,828	6,132,734	-0.5	6,976,897	13.8	6.501.517	-6.8	7,979,361	22.7
60 to 179 Days Delinquent	3,778,494	3,927,749	4.0	3,371,177	-14.2		10.6	3,922,198	
180 to 359 Days Delinquent	203,859	263,675	29.3	217,898	-17.4		77.0	461,768	
> = 360 Days Delinquent	8,209	20,241	146.6	15,643	-22.7	2,981	-80.9	15,555	
Total Del Credit Card Lns (> = 60 Days)	3,990,562	4,211,665	5.5	3,604,718	-14.4		14.2	4,399,521	_
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.98	0.99	1.4	0.83	-16.3	0.92	10.9	1.01	
Payday Alternative Loans (PAL Loans) FCU Only									
30 to 59 Days Delinquent	0	0		0		0		0	
60 to 179 Days Delinquent	0	0		0		0		0	
180 to 359 Days Delinquent	0	0		0				0	_
> = 360 Days Delinquent	0	0		0				0	
Total Del PAL Lns (> = 60 Days)	0	0		0 #NAME?				0	_
%PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
30 to 59 Days Delinquent	561,062	555,520	-1.0	1,294,133	133.0	526,705	-59.3	300,552	-42.9
60 to 179 Days Delinquent	1,872,586	1,334,136	-28.8	882,040	-33.9		-30.7	639,963	
180 to 359 Days Delinquent	15,737	35,121	123.2	29,646	-15.6		-45.7	29,978	
> = 360 Days Delinquent	23,796	64,702	171.9	37,552	-42.0		-18.4	20,084	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	1,912,119	1,433,959	-25.0	949,238	-33.8			690,025	_
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total									
Non-Federally Guaranteed Student Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
New Vehicle Loans	04 400 004	00.510.011		10.000.101		11 11 1051	440	44.000.740	
30 to 59 Days Delinquent	21,486,891	23,518,344	9.5	16,932,181	-28.0 -19.5		-14.9 -8.3	14,836,740	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	4,700,328 912,459	6,365,435 1,333,089	35.4 46.1	5,122,826 777,991	-41.6		-0.3	5,417,665 676,693	
> = 360 Days Delinquent	330,717	260,137	-21.3	209,410	-41.6		28.8	223,101	
Total Del New Vehicle Lns (> = 60 Days)	5,943,504	7,958,661	33.9	6,110,227	-23.2		-6.3	6,317,459	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	#NAME?	#NAME?		#NAME?		#NAME?		#NAME?	
Used Vehicle Loans									
30 to 59 Days Delinquent	47,090,528	52,900,991	12.3	43,190,103	-18.4	43,757,951	1.3	41,771,432	-4.5
60 to 179 Days Delinquent	13,380,505	17,734,645	32.5	20,717,604	16.8	20,875,319	0.8	22,030,988	5.5
180 to 359 Days Delinquent	2,381,568	2,831,631	18.9	3,694,958	30.5	4,505,950	21.9	4,483,536	-0.5
> = 360 Days Delinquent	655,022	563,141	-14.0	520,885	-7.5	734,713	41.1	1,135,317	54.5
Total Del Used Vehicle Lns (> = 60 Days)	16,417,095	21,129,417	28.7	24,933,447	18.0		4.7	27,649,841	_
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									†
Vehicle Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
Leases Receivable									┼
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0		0				0	
180 to 359 Days Delinquent	0	0		0				0	
> = 360 Days Delinquent	0	0		0				0	
Total Del Leases Receivable (> = 60 Days)	0	0		0	N/A			0	+
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans ²									
30 to 59 Days Delinquent	9,666,542	9,516,676	-1.6	8,077,825		8,492,578		10,750,857	
60 to 179 Days Delinquent	7,359,015	5,859,589	-20.4	4,671,298	-20.3			7,339,692	
180 to 359 Days Delinquent	1,201,658	2,116,637	76.1	1,577,354				1,354,435	
> = 360 Days Delinquent	1,025,809	881,354	-14.1	571,951	-35.1	777,474		789,964	
Total Del All Other Loans (> = 60 Days)	9,586,482	8,857,580		6,820,603				9,484,091	
%All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
# Means the number is too large to display in the cell			L	(TDD) -: :: ::	L	<u> </u>			+
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinque in delinquent loans reported as of June 2012.	ncy reporting requireme	ents for troubled debt re	estructured	(IDR) loans. This police	y change r	nay result in a decline			
in delinquent loans reported as of June 2012. As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delini	quent New/Head Area	nane are no longer inc	luded in "^	Il Other Loans" dolingur	ancv.		7	Delinquent Loan Info	rmation 1

		Delinquent Loan Inf	ormation	2					
Return to cover		For Charter :	N/A						
01/03/2018		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range : Criteria :	N/A Rogion:	Nation * Peer Gro	un: All * !	State - 'MO' * Tune	Includes	: Endorally Incure	d State
reer Group: N/A	Count of	CU in Peer Group :		Nation Feer Gro	up: All	State = MO Type	included	: recerally insured	Jolale
	Count or	CO III I CEI CICUP .	19/2						_
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Sep-2017	% Ch
DELINQUENT LOANS BY CATEGORY 1									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	54,378,430		-14.1	41,939,353	-10.2	39,982,180	-4.7	33,983,844	
60 to 179 Days Delinquent	20,450,823	19,270,180	-5.8	15,024,314		14,150,058	-5.8	15,166,676	
180 to 359 Days Delinquent	9,045,408			4,760,697		2,939,884	-38.2	3,978,155	
> = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days)	3,707,392 33,203,623	2,954,625 29,358,615	-20.3 -11.6	2,812,003 22,597,014		3,522,207 20,612,149	25.3 -8.8	2,884,704 22,029,535	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	32,804,304	26,931,823	-17.9	24,920,985	-7.5	24,323,088	-2.4	20,248,264	-16
60 to 179 Days Delinquent	13,385,500		-19.3	7,899,377	-26.8	7,739,332	-2.0	8,418,471	
180 to 359 Days Delinquent	4,321,401	4,298,168	-0.5	2,537,309	-41.0	1,359,605	-46.4	1,897,966	
> = 360 Days Delinquent	3,071,624	2,617,430	-14.8	2,485,720	-5.0	2,790,054	12.2	2,264,660	-18.
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	20 770 525	47 744 254	147	12 022 406	27.1	11 000 001		12 501 007	
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total	20,778,525	17,714,354	-14.7	12,922,406	-27.1	11,888,991	-8.0	12,581,097	5.
1st Mtg Fixed and Hybrid/Balloons > 5 yrs	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	#####
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	13,188,432		2.4	11,213,719		9,695,718	-13.5	7,692,961	
60 to 179 Days Delinquent	3,520,418		47.8	4,505,391	-13.4	4,398,770	-2.4	3,744,567	
180 to 359 Days Delinquent	1,902,863	2,205,599	15.9	1,768,519	-19.8	1,004,690	-43.2	825,967	
> = 360 Days Delinquent	179,871	59,995	-66.6	0		506,240	N/A	202,172	
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,603,152	7,467,450	33.3	6,273,910	-16.0	5,909,700	-5.8	4,772,706	-19
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years)		1							
Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	#####
Other Real Estate Fixed Rate/Hybrid/Balloon	#IN/AIVIL !	#INAIVIL !	*******	#INAIVIL !	********	#INAIVIL !	*******	#INAIVIL !	*******
30 to 59 Days Delinquent	4,219,801	2,667,499	-36.8	2,740,465	2.7	3.173.860	15.8	3,007,039	-5.
60 to 179 Days Delinquent	2,012,259		-8.4	1,067,991	-42.1	477,045	-55.3	1,878,937	
180 to 359 Days Delinquent	2,551,611	227,860	-91.1	132,231	-42.0	164,137	24.1	748,464	
> = 360 Days Delinquent	321,420		-61.5	42,144	-65.9	62,221	47.6	265,707	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,885,290		-55.1	1,242,366	-43.4	703,403	-43.4	2,893,108	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total	1,000,000			.,		,		2,000,100	
Other RE Fixed/Hybrid/Balloon Loans	1.89	0.85	-54.8	0.52	-38.9	0.32	-37.9	1.30	300.
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	4,165,893	3,587,021	-13.9	3,064,184	-14.6	2,789,514	-9.0	3,035,580	
60 to 179 Days Delinquent	1,532,646		-6.9	1,551,555	8.8	1,534,911	-1.1	1,124,701	
180 to 359 Days Delinquent	269,533		49.2	322,638		411,452	27.5	505,758	
> = 360 Days Delinquent	134,477	153,484	14.1	284,139	85.1	163,692	-42.4	152,165	
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,936,656	1,982,126	2.3	2,158,332	8.9	2,110,055	-2.2	1,782,624	-15
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other	0.34	0.32	-6.0	0.32	1.0	0.28	-11.0	0.22	-23
RE Adiustable Rate Loans COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2	0.34	0.32	-0.0	0.32	1.0	0.20	-11.0	0.22	-23.
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	7,144,564	3,276,650	-54.1	1,615,162	-50.7	3,873,510	139.8	1,772,421	-54.
60 to 179 Days Delinquent	2,313,659	974,629	-57.9	637,751	-34.6	667,289	4.6	1,927,245	
180 to 359 Days Delinquent	2,246,651	2,180,203	-3.0	840,038		007,200	-100.0	435,423	
> = 360 Days Delinquent	994,526		-88.7	0 10,000		462,890	N/A	0	
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	5,554,836	3,267,607	-41.2	1,477,789	-54.8	1,130,179	-23.5	2,362,668	
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total									
Member Commercial Loans Secured by RE	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	#####
Member Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	650,620	856,076	31.6	210,441	-75.4	339,619	61.4	3,154,202	
60 to 179 Days Delinquent	974,742	573,344	-41.2	54,272	-90.5	106,554	96.3	61,489	
180 to 359 Days Delinquent	600,639	- , -	-75.8	144,788	-0.6	63,957	-55.8	31,693	
> = 360 Days Delinquent	604,280	536,366	-11.2	464,561	-13.4	394,105	-15.2	332,041	
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	2,179,661	1,255,351	-42.4	663,621	-47.1	564,616	-14.9	425,223	-24
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total	******								
Member Commercial Loans NOT Secured By RE NonMember Commercial Loans Secured By RE	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	#####
		057.750	NI/A		400.0		NI/A		
30 to 59 Days Delinquent 60 to 179 Days Delinquent	0		N/A N/A	0		0		126,282	
180 to 359 Days Delinquent	0		N/A	0		0		120,202	
> = 360 Days Delinquent	0		N/A	0		0	N/A	0	
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0		N/A	0		0		126,282	
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total		1,121,242	19/7	0	.00.0		19/7	120,202	14/
NonMember Commercial Loans Secured by RE	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	#####
NonMember Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	0			0		0		0	
60 to 179 Days Delinquent	0			0		0		0	
180 to 359 Days Delinquent	0		N/A	0		0	_	0	
> = 360 Days Delinquent	0		N/A	0		0		0	
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns	0	63,444	N/A	0	-100.0	0	N/A	0	N/
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	#####
Total NonMember Commercial Loans NOT Secured by RE	#INAIVIE ?	#INMIVIE ?	#######	#INAIVIE !	********	#INMIVIE ?	######################################	#INAIVIE ?	*******
# Means the number is too large to display in the cell									
Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reports.	rting requirements for	troubled debt rectructure	d (TDP) in	ans					

	Losses, Bankruptcy			Debt Restructured Lo	oans				<u> </u>
Return to cover 01/03/2018		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							1
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group	: All * Sta	te = 'MO' * Type Incl	uded: Fe	derally Insured State	Credit
	Count of	CU in Peer Group :	N/A						
	D 0040	D 0044	0/ 01:	D 0045	0/ 01	D - 0040	0/ 01	0 0047	0/ 01
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Cng	Sep-2017	% Cho
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									+
* Total Loans Charged Off	70,743,833	52,335,386	-26.0	57,153,894	9.2	62,072,089	8.6	51,493,264	10.6
* Total Loans Recovered	11,628,158	12,435,722	6.9		-13.8	10,362,927	-3.4		
* NET CHARGE OFFS (\$\$)	59,115,675	39,899,664	-32.5		16.4	51,709,162			
**%Net Charge-Offs / Average Loans	0.90	0.56	-37.5	0.62	9.0	0.65	4.9	0.66	2.3
Total Del Loans & *Net Charge-Offs 1	130,169,060	112,849,561	-13.3	111,444,332	-1.2	115,914,550	4.0	113,235,609	-2.3
Combined Delinquency and Net Charge Off Ratio 1	1.95	1.56	-20.2	1.46	-6.5	1.42	-2.4	1.45	2.1
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	10,960,184	10,927,976	-0.3		-3.9	11,409,647	8.7		
* Unsecured Credit Card Lns Recovered * NET UNSECURED CREDIT CARD C/Os	2,018,847 8,941,337	2,188,622	-2.3		-12.5	2,091,809			
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	8,941,337	8,739,354 2.09	-2.3 -6.7		-1.8 -4.8	9,317,838 2.11	8.5 5.7		_
* Non-Federally Guaranteed Student Loans Charged Off	1,131,064	7,541	-99.3		50.8	12,473	9.7		
* Non-Federally Guaranteed Student Loans Recovered	13,158	1,874	-85.8		-64.9	1,500			
* Net Non-Federally Guaranteed Student Loans C/Os	1,117,906	5,667	-99.5		89.0	10,973	2.4	·	
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	.,117,500	5,507	55.5	10,712	35.0	10,973	2.4	20,400	
Federally Guaranteed Student Loans	3.57	0.01	-99.6	0.02	60.9	0.02	-4.3		202.7
* Total 1st Mortgage RE Loan/LOCs Charged Off	15,297,421	3,686,478	-75.9	1,764,788	-52.1	1,572,935	-10.9	676,459	-42.7
* Total 1st Mortgage RE Loans/LOCs Recovered	1,130,376	724,479	-35.9	292,785	-59.6	563,107	92.3	616,010	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	14,167,045	2,961,999	-79.1	1,472,003	-50.3	1,009,828	-31.4	60,449	-92.0
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	0.07	0.40	00.0	0.00	50.0	0.04	00.5	0.00	
/ Avg 1st Mortgage RE Loans/LOCs * Total Other RE Loans/LOCs Charged Off	0.67	0.13	-80.3		-52.2	0.04			
* Total Other RE Loans/LOCs Charged Oil	4,843,848	3,894,850 1,370,266	-19.6 102.1		-53.5 -62.9	1,412,473 415,150	-21.9 -18.4		
* NET OTHER RE LOANS/LOCs C/Os	677,853 4,165,995	2,524,584	-39.4		-62.9	997,323			_
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.50	0.29	-41.7		-50.8	0.11	-26.4		
* Total Real Estate Loans Charged Off	20,141,269	7,581,328	-62.4		-52.9	2,985,408			
* Total Real Estate Lns Recovered	1,808,229	2,094,745	15.8		-61.7	978,257			
* NET Total Real Estate Loan C/Os	18,333,040	5,486,583	-70.1		-49.5	2,007,151	-27.6		
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.62	0.18	-71.7		-51.5	0.06			_
* Total TDR 1st & Other Real Estate Lns Charged Off	1,510,248	871,284	-42.3		-60.0	236,040			
* Total TDR 1st & Other Real Estate Lns Recovered	523,894	83,382	-84.1	84,492	1.3	41,025	-51.4	3,499	-88.6
*NET TDR Real Estate C/Os	986,354	787,902	-20.1		-66.5	195,015			
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	#NAME?	#NAME?	######			#NAME?		#NAME?	
* Total Leases Receivable Charged Off	0	0	N/A			0			
* Total Leases Receivable Recovered	0	0	N/A			0			_
* NET LEASES RECEIVABLE C/Os	0	0	N/A		N/A	0		2,704	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	387.25	N/A
BANKRUPTCY SUMMARY	0.000	0.040	40.0	0.040	440	4.004	0.0	4 705	10
Number of Members Who Filed Chapter 7 YTD	2,802	2,348	-16.2		-14.3	1,994			
Number of Members Who Filed Chapter 13 YTD Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1,923	1,669	-13.2 300.0		-10.4 -50.0	2,229	49.1 -50.0	2,022	
Total Number of Members Who Filed Bankruptcy YTD	4,726	4,021	-14.9		-12.7	4,224			
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	44,578,978	40,706,206	-14.9		-6.9	40,907,653	7.9		
* All Loans Charged Off due to Bankruptcy YTD	11,053,975	10,167,037	-8.0		5.7	10,875,279			
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	15.63	19.43	24.3		-3.2	17.52			
REAL ESTATE FORECLOSURE SUMMARY	. 72			1					1
Real Estate Loans Foreclosed YTD	24,640,243	11,719,508	-52.4	6,793,830	-42.0	6,088,929	-10.4	5,187,804	-14.8
Number of Real Estate Loans Foreclosed YTD	184	96	-47.8	77	-19.8	52	-32.5	55	5.8
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	48,954,390	49,226,763	0.6		-14.6	39,597,288			
TDR Other RE Loans	3,820,262	5,300,850	38.8		16.3	4,959,349			
Total TDR First and Other RE Loans	52,774,652	54,527,613	3.3		-11.6	44,556,637	-7.5		
TDR RE Loans Also Reported as Commercial Loans ²	3,714,439	5,890,554	58.6			3,891,880			
TDR Consumer Loans (Not Secured by RE)	8,423,498	12,441,447	47.7			12,629,295			
TDR Commercial Loans (Not Secured by RE) 2	4,923,810	4,104,964	-16.6		-79.5	589,826			
Total TDR First RE, Other RE, Consumer, and Commercial Loans Total TDR Loans to Total Loans	66,121,960	71,074,024	7.5		-15.4	57,775,758			
Total TDR Loans to Total Loans Total TDR Loans to Net Worth	#NAME? #NAME?	#NAME?	######			#NAME? #NAME?			
TDR portion of Allowance for Loan and Lease Losses									
# Means the number is too large to display in the cell	5,361,270	5,154,437	-3.9	2,935,781	-43.0	2,353,288	-19.8	1,736,087	-26.2
				1			-	1	+
*Amounts are year-to-date while the related %change ratios are annualized.	olizio a)			1			-	1	+
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annu ¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinqu		monte for travellad -1-1-	roots	urod (TDP) loons	1			1	+
The record board approved a regulatory/policy change in May 2012 revising the delingu		monto foi troubleu deb	. restructu	iica (TDIN) IUdiis.			1		1
This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Indi	rect and Participati		ng					1
Return to cover		For Charter :							
01/03/2018		Count of CU:							
CU Name: N/A		Asset Range :		N	A II + O/ - /	. IMOLAT			124
Peer Group: N/A	O			Nation * Peer Group:	All * Stat	e = 'MO' * I ype Includ	ed: Fede	rally Insured State Cr	edit
	Count of	CU in Peer Group :	N/A						
	Dec-2013	Dec-2014	% Chg	Dec-2015	0/ Cha	Dec-2016	0/ Cha	Sep-2017	0/ Cha
INDIRECT LOANS OUTSTANDING	Dec-2013	Dec-2014	% City	Dec-2015	% City	Dec-2016	% City	3ep-2017	% City
Indirect Loans - Point of Sale Arrangement	761,018,899	944,367,928	24.1	1,012,810,964	7.2	1 125 064 400	11.1	1,212,996,165	7.8
Indirect Loans - Point of Sale Arrangement Indirect Loans - Outsourced Lending Relationship	468,646,174				6.1	1,125,064,400 632,540,482	20.9	862,685,303	
Total Outstanding Indirect Loans		493,093,308		523,334,971					
Ü	1,229,665,073	1,437,461,236		1,536,145,935	6.9	1,757,604,882	14.4	2,075,681,468	
%Indirect Loans Outstanding / Total Loans	18.13	19.53	7.8	19.85	1.6	21.20	6.8	23.22	9.5
DELINQUENCY - INDIRECT LENDING 1	50 500 070	50 400 550	40.0	40 507 000	00.0	44 450 004		00.044.040	
30 to 59 Days Delinquent	52,593,078	59,429,550	+	43,527,603	-26.8	41,159,624	-5.4	39,944,648	
60 to 179 Days Delinquent	13,340,277	16,962,054		16,152,195	-4.8	16,437,721	1.8	18,909,268	
180 to 359 Days Delinquent	2,257,033	2,874,209		2,756,912	-4.1	3,092,510	12.2	2,935,180	
> = 360 Days Delinquent	533,369	351,549		355,395	1.1	440,764	24.0	753,079	
Total Del Indirect Lns (>= 60 Days)	16,130,679	20,187,812		19,264,502	-4.6	19,970,995	3.7	22,597,527	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.31	1.40	7.1	1.25	-10.7	1.14	-9.4	1.09	-4.2
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	13,944,913	15,168,143	-	21,365,148	40.9	21,863,602	2.3	17,389,003	+
* Indirect Loans Recovered	2,249,627	1,942,942		2,019,024	3.9	2,431,942	20.5	2,271,272	
* NET INDIRECT LOAN C/Os	11,695,286	13,225,201	13.1	19,346,124	46.3	19,431,660	0.4	15,117,731	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.02	0.99	-2.3	1.30	31.2	1.18	-9.3	1.05	-10.9
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased									
+ CU Portion of Part. Lns Interests Retained):									
Consumer	8,544,280	17,326,043		32,480,946	87.5	46,017,164	41.7	42,612,899	
Non-Federally Guaranteed Student Loans	14,425,286	20,144,547		20,525,907	1.9	20,427,342	-0.5	20,945,931	
Real Estate	11,549,602	15,013,347		14,179,942	-5.6	19,487,929	37.4	55,982,449	_
Commercial Loans (excluding C&D) 2	4,437,631	22,850,887		24,082,881	5.4	23,070,816	-4.2	45,507,042	_
Commercial Construction & Development 2	4,459,025	606,382		1,307,124	115.6	3,733,828	185.7	2,681,803	
Loan Pools	100,267,912	108,475,788		121,121,072	11.7	106,562,650	-12.0	91,785,408	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	177,801,053	201,906,440		231,904,048	14.9	241,883,347	4.3	259,515,532	_
%Participation Loans Outstanding / Total Loans	2.62	2.74		3.00	9.2	2.92	-2.6	2.90	
* Participation Loans Purchased YTD	76,397,575	85,311,586	11.7	93,368,978	9.4	70,873,971	-24.1	74,420,453	40.0
%Participation Loans Purchased YTD									
/ Total Loans Granted YTD	2.22	2.59	16.7	2.46	-5.0	1.71	-30.6	2.22	30.0
PARTICIPATION LOANS SOLD:									+
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	30,295,374	47,730,201	57.5	72,320,532	51.5	58,461,732	-19.2	75,167,637	28.6
Participants Balance Outstanding) Participation Loan Interests - Amount Retained (Outstanding)	17,357,920	23,550,598		26,973,775	14.5	25,826,138	-4.3	27,487,494	
* Participation Loans Sold YTD	15,003,072	31,301,358		45,856,246	46.5	17,167,306	-62.6	26,703,680	
** %Participation Loans Sold YTD / Total Assets	0.14	0.27	+	0.38	38.3	0.13	-64.4	0.26	
WHOLE LOANS PURCHASED AND SOLD:	0.14	0.21	101.4	0.30	30.3	0.13	-04.4	0.20	90.1
*Loans Purchased in Full from Other Financial Institutions YTD	1,518,790	797,887	-47.5	60,000	-92.5	5,094,732	9 201 2	0	-100.0
*Loans Purchased in Full from Other Sources YTD	771,600	48,000		5,142	-89.3	725,321	######	322,400	
%Loans Purchased From Financial Institutions & Other	771,000	40,000	-93.0	3,142	-03.3	120,321	*******	322,400	-40.7
Sources YTD / Loans Granted YTD	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
*Loans, Excluding RE, Sold in Full YTD	0	0	+	0		0		0	+
DELINQUENCY - PARTICIPATION LENDING 1			1471				14//		1
30 to 59 Days Delinquent	822,475	4,089,341	397.2	1,166,949	-71.5	1,286,592	10.3	1,084,163	-15.7
60 to 179 Days Delinquent	2,555,514	1,855,241	-27.4	1,105,963	-40.4	972,575	-12.1	1,105,765	
180 to 359 Days Delinquent	120,092	2,264,700		101,916	-95.5	124,639	22.3	160,507	
> = 360 Days Delinquent	35,766	292,340		238,252	-18.5	233,730	-1.9	268,886	
Total Del Participation Lns (>= 60 Days)	2,711,372	4,412,281	62.7	1,446,131	-67.2	1,330,944	-8.0	1,535,158	
%Participation Loans Delinguent >= 60 Days / Total Participation	2,711,072	4,412,201	02.1	1,440,131	-01.2	1,550,544	-0.0	1,333,130	10.0
Loans	1.52	2.19	43.3	0.62	-71.5	0.55	-11.8	0.59	7.5
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	2,058,890	426,183	-79.3	597,530	40.2	648,726	8.6	1,771,256	264.0
* Participation Loans Recovered	133,585	127,908		123,647	-3.3	108,634	-12.1	65,816	
* NET PARTICIPATION LOAN C/Os	1,925,305	298,275		473,883	58.9	540,092	14.0	1,705,440	
**%Net Charge Offs - Participation Loans	.,,		1	5,500	22.5	1.1,002		.,. 22,110	
/ Avg Participation Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (of	or no annualizing)								
# Means the number is too large to display in the cell									
The NCUA Board approved a regulatory/policy change in May 2012 revising to	he delinquency reporting req	uirements for troubled	debt restru	ctured (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of J									
Reporting requirements for loans were changed with September 2017 cycle to	accommodate the regulator	y definition of commer	cial loans.	This policy change may ca	use fluctua	ations from prior cycles.	10). IndirectAndParticip	ationLn

		Real Estate Loan Info	rmation 1						
Return to cover		For Charter :							
01/03/2018		Count of CU:							
CU Name: N/A		Asset Range :							L
Peer Group: N/A	Carret			Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	rally Insured State Cr	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Cha	Dec-2016	% Cha	Sep-2017	% Cho
REAL ESTATE LOANS OUTSTANDING:	Dec-2013	Dec-2014	70 Olig	Dec-2013	70 Olig	Dec-2010	70 Olig	Оер-2017	70 OIIQ
First Mortgages									
Fixed Rate > 15 years	722,883,140	713,477,935	-1.3	782,052,122	9.6	864,268,769	10.5	1,068,665,871	23.6
Fixed Rate 15 years or less	733,992,572	709,217,201	-3.4	670,321,253	-5.5		-4.7	491,193,945	
Other Fixed Rate	23,822,320	28,057,043	17.8	29,330,628	4.5		-8.9	31,068,725	
Total Fixed Rate First Mortgages	1,480,698,032	1,450,752,179	-2.0	1,481,704,003	2.1	1,529,465,858		1,590,928,541	4.0
Balloon/Hybrid > 5 years	86,966,887	172,447,184	98.3	224,442,559	30.2	242,727,198	8.1	150,306,245	-38.1
Balloon/Hybrid 5 years or less	480,519,048	521,532,577	8.5	484,674,546	-7.1	484,874,720	0.0	466,328,326	-3.8
Total Balloon/Hybrid First Mortgages	567,485,935	693,979,761	22.3	709,117,105	2.2	727,601,918	2.6	616,634,571	
Adjustable Rate First Mtgs 1 year or less	54,417,108	60,364,884	10.9	61,617,455	2.1	53,837,935	-12.6	54,389,823	1.0
Adjustable Rate First Mtgs >1 year	86,663,107	95,172,355	9.8	117,907,112	23.9	138,365,691	17.4	310,913,644	124.7
Total Adjustable First Mortgages	141,080,215	155,537,239	10.2	179,524,567	15.4	192,203,626	7.1	365,303,467	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,189,264,182	2,300,269,179	5.1	2,370,345,675	3.0	2,449,271,402	3.3	2,572,866,579	5.0
Other Real Estate Loans									
Closed End Fixed Rate	239,810,129	237,699,234	-0.9	223,338,564	-6.0	205,118,153	-8.2	209,216,302	
Closed End Adjustable Rate	1,750,620	13,683,378		8,183,053	-40.2	25,260,323	208.7	51,325,417	_
Open End Adjustable Rate (HELOC)	572,568,702	611,705,187	6.8	666,161,757	8.9	715,148,617	7.4	770,945,508	
Open End Fixed Rate	18,773,982	19,132,690	1.9	14,707,529	-23.1	12,068,306	-17.9	14,109,841	
TOTAL OTHER REAL ESTATE OUTSTANDING	832,903,433	882,220,489	5.9	912,390,903	3.4	957,595,399	5.0	1,045,597,068	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,022,167,615	3,182,489,668	5.3	3,282,736,578	3.1	3,406,866,801	3.8	3,618,463,647	6.2
RE LOAN SUMMARY (FIX, ADJ): First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,567,664,919	1 000 100 000	0.5	4 700 440 500		4 770 400 050	0.0	4 744 004 700	
Other RE Fixed Rate	258,584,111	1,623,199,363 256,831,924	3.5 -0.7	1,706,146,562 238,046,093	5.1 -7.3	1,772,193,056 217,186,459	3.9 -8.8	1,741,234,786 223,326,143	
Total Fixed Rate RE Outstanding	1,826,249,030	1,880,031,287	2.9	1,944,192,655	3.4	1,989,379,515	2.3	1,964,560,929	
%(Total Fixed Rate RE/Total Assets)	1,826,249,030	16.33	-0.6	15.94	-2.4	15.50	-2.8	1,964,560,929	
%(Total Fixed Rate RE/Total Loans)	26.92	25.55	-5.1	25.12	-2.4	23.99		21.97	
70(Total Tixed Nate NE/Total Edalis)	20.92	25.55	-5.1	23.12	-1.7	23.99	-4.5	21.97	-0.4
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	621,599,263	677,069,816	8.9	664,199,113	-1.9	677,078,346	1.9	831,631,793	22.8
Other RE Adj Rate	574,319,322	625,388,565	8.9	674,344,810	7.8	740,408,940	9.8	822,270,925	
Total Adj Rate RE Outstanding	1,195,918,585	1,302,458,381	8.9	1,338,543,923	2.8	1,417,487,286	5.9	1,653,902,718	
g	.,,,	1,00=,100,001		.,,,.		1,111,101,200		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	20,066,300	15,029,786	-25.1	24,301,452	61.7	18,836,364	-22.5	27,082,536	43.8
Outstanding Interest Only & Payment Option Other RE									
/ LOCs Loans	12,378,607	15,606,470	26.1	18,894,406	21.1	38,701,224	104.8	57,134,855	47.6
TOTAL Outstanding Interest Only & Payment Option First &	00.444.007	00 000 050		40 405 050	44.0	F7 F07 F00	00.0	04.047.004	40
Other RE Loans %(Interest Only & Payment Option First & Other RE Loans / Total	32,444,907	30,636,256	-5.6	43,195,858	41.0	57,537,588	33.2	84,217,391	46.4
Assets)	0.29	0.27	-8.8	0.35	33.1	0.45	26.6	0.63	39.8
%(Interest Only & Payment Option First & Other RE Loans / Net	0.20	0.21	0.0	0.00	00.1	0.40	20.0	0.00	00.0
Worth)	2.78	2.50	-10.3	3.35	34.3	4.20	25.2	5.88	40.1
Outstanding Residential Construction (Excluding Commercial									
Purpose Loans) 1	2,565,243	2,619,570	2.1	2,924,382	11.6	2,944,159	0.7	2,985,626	
Allowance for Loan Losses on all RE Loans	16,023,086	13,477,147	-15.9	10,165,491	-24.6	7,258,243	-28.6	5,671,512	-21.9
* REAL ESTATE LOANS - AMOUNT GRANTED:									-
* First Mortgages * Fixed Rate > 15 years	047 700 000	205 204 425	07.	704 070 500	00.0	0.45.000.000	45.0	F00 110 10=	
,	617,768,008	385,091,197	-37.7	734,076,530	90.6	845,639,389	15.2	590,149,107	
* Fixed Rate 15 years or less * Other Fixed Rate	417,823,023 10,227,890	201,212,194 5,633,014	-51.8 -44.9	261,636,459 10,104,532	30.0 79.4	296,488,041 4,149,878	13.3 -58.9	158,238,522 4,750,363	
* Total Fixed Rate First Mortgages	1.045.818.921	5,633,014		10,104,532	79.4 69.9			4,750,363 753.137.992	
* Balloon/Hybrid > 5 years	31,966,874	104,964,154		98,653,850	-6.0	63,588,612	-	87,490,596	
* Balloon/Hybrid 5 years or less	106,920,938	125,298,925	17.2	104,964,326	-16.2	88,137,477	-16.0	85,117,755	
* Total Balloon/Hybrid First Mortgages	138,887,812	230,263,079		203,618,176	-11.6			172,608,351	
* Adjustable Rate First Mtgs 1 year or less	11,952,644	21,141,522	76.9	18,619,299	-11.9		2.9	10,331,767	
* Adjustable Rate First Mtgs >1 year	15,775,302	19,712,371	25.0	25,332,189	28.5	29,271,650	15.6	20,399,192	
* Total Adjustable First Mortgages	27,727,946	40,853,893	47.3	43,951,488	7.6		10.2	30,730,959	
		863,053,377	-28.8	1,253,387,185	45.2	1,346,441,148		956,477,302	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	[,2]2.434.0791								J.0
* TOTAL FIRST MORTGAGE RE LOANS GRANTED * Amounts are year-to-date while the related %change ratios are annualized.	1,212,434,679	803,033,377	20.0	1,200,007,100		, , , , ,			
	1,212,434,679	003,033,311	20.0	1,200,007,100		,, ,, ,			

		Real Estate Loan Info		2					
Return to cover		For Charter :							
01/03/2018 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Include	ed: Feder	ally Insured State Cre	dit
	Count	of CU in Peer Group :				71		. ,	
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Sep-2017	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	63,132,680	61,081,674	-3.2	71,914,031	17.7	38,196,102	-46.9	49,378,094	72.4
* Closed End Adjustable Rate * Open End Adjustable Rate (HELOC)	219,532 160,502,847	3,468,718 184,445,136		5,234,682 181,857,849	50.9 -1.4	3,967,305 239,187,719	-24.2 31.5	19,124,875 212,011,576	542.7 18.2
* Open End Fixed Rate and Other	1,863,168	2,401,025		1,967,325	-18.1	3,759,872	91.1	7,059,122	150.3
* TOTAL OTHER REAL ESTATE GRANTED	225,718,227	251,396,553		260,973,887	3.8	285,110,998	9.2	287,573,667	34.5
* TOTAL RE (FIRST AND OTHER) GRANTED	1,438,152,906	1,114,449,930		1,514,361,072	35.9	1,631,552,146	7.7	1,244,050,969	1.
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	33.15		-30.5	31.01	34.5	30.12	-2.9	26.71	-11.3
RE LOANS SOLD/SERVICED									i
* First Mortgage R.E. Loans Sold	835,682,212	509,615,622	-39.0	819,742,782	60.9	1,032,981,830	26.0	582,325,674	-24.8
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	68.93	59.05		65.40	10.8	76.72	17.3	60.88	-20.0
AMT of Mortgage Servicing Rights	25,185,309	14,603,607	-42.0	16,178,116	10.8	18,185,416	12.4	18,351,118	0.9
Outstanding RE Loans Sold But Serviced	2,682,648,060	2,820,023,394	5.1	2,902,338,423	2.9	3,490,595,520	20.3	3,665,770,894	5.0
% (Mortgage Servicing Rights / Net Worth)	2.16	1.19	-44.9	1.26	5.5	1.33	5.7	1.28	-3.4
MISC. RE LOAN INFORMATION	1 1 10 5 10 600	4 000 117 000		4 000 440 0 10		4 205 204 225		1 001 057 001	-
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,146,548,933	1,260,117,270		1,263,412,349	0.3		5.7	1,291,957,061	-3.3
R.E. Lns also Commercial Lns ¹ REVERSE MORTGAGES	272,020,828	293,752,826	8.0	311,672,787	6.1	331,675,908	6.4	308,324,747	-7.0
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0			0		0		0	
Total Reverse Mortgages	0			0		0		0	
RE LOAN TDRS OUTSTANDING		•	14//		14/71		14// (14//
TDR First Mortgage RE Loans	48,954,390	49,226,763	0.6	42,030,186	-14.6	39,597,288	-5.8	35,212,042	-11.1
TDR Other RE Loans	3,820,262	5,300,850	38.8	6,163,247	16.3	4,959,349	-19.5	4,854,843	-2.1
Total TDR First and Other RE Loans	52,774,652	54,527,613	3.3	48,193,433	-11.6	44,556,637	-7.5	40,066,885	-10.1
TDR RE Loans Also Reported as Commercial Loans ¹	3,714,439	5,890,554	58.6	4,843,314	-17.8	3,891,880	-19.6	1,793,733	-53.9
REAL ESTATE LOAN DELINQUENCY									i
R.E. LOANS DELINQUENT > =60 Days ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	20,778,525	17,714,354	-14.7	12,922,406	-27.1	11,888,991	-8.0	12,581,097	5.8
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	5,603,152	7,467,450	33.3	6,273,910	-16.0	5,909,700	-5.8	4,772,706	
Other R.E. Fixed Rate	4,885,290	2,194,685	-55.1	1,242,366	-43.4	703,403	-43.4	2,893,108	311.3
Other R.E. Adj. Rate	1,936,656	1,982,126		2,158,332	8.9	2,110,055	-2.2	1,782,624	-15.
TOTAL DEL R.E. DELINQUENT >= 60 Days	33,203,623	29,358,615	-11.6	22,597,014	-23.0	20,612,149	-8.8	22,029,535	6.9
DELINQUENT 30 to 59 Days	45,992,736	40,436,090	-12.1	20 424 704	-10.6	34,018,806	-5.9	27,941,225	-17.9
First Mortgage Other	8,385,694	6,254,520	-25.4	36,134,704 5,804,649	-7.2	5,963,374	2.7	6,042,619	1.3
TOTAL DEL RE 30 to 59 Days	54,378,430	46,690,610		41,939,353	-10.2	39,982,180	-4.7	33,983,844	-15.0
TOTAL DEL R.E. LOANS >= 30 Days	87,582,053	76,049,225	-13.2	64,536,367	-15.1	60,594,329	-6.1	56,013,379	-7.6
RE LOAN DELINQUENCY RATIOS	07,002,000	7 0,0 10,220	10.2	0 1,000,001	10.1	00,001,020	0.1	00,010,070	
% R.E. LOANS DQ >= 30 Days	2.90	2.39	-17.5	1.97	-17.7	1.78	-9.5	1.55	-13.0
% R.E. LOANS DQ >= 60 Days	1.10	0.92	-16.0	0.69	-25.4	0.61	-12.1	0.61	0.6
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									ī
TDR First Mortgage RE Loans Delinquent >= 60 Days	9,258,701	5,800,131	-37.4	4,526,536	-22.0	4,760,275	5.2	4,926,675	3.5
TDR Other RE Loans Delinquent >= 60 Days	649,866	353,987	-45.5	548,707	55.0	401,489	-26.8	332,164	-17.3
Total TDR First and Other RE Loans Delinquent >= 60 Days	9,908,567	6,154,118	-37.9	5,075,243	-17.5	5,161,764	1.7	5,258,839	1.9
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR	40.70	11.20	20.0	10.50	6.7	11 50	40.0	12.12	10.
1st and Other RE TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60	18.78	11.29	-39.9	10.53	-6.7	11.58	10.0	13.13	13.3
Days 12	304,729	412,501	35.4	274,905	-33.4	462,890	68.4	639,865	38.2
% TDR RE Lns also Reported as Commercial Loans Delinquent >=									1
60 Days / Total TDR RE Lns also Reported as Commercial Loans 12									1 .
	0.00	0.00	N/A	0.00	N/A	0.00	N/A	35.67	N/A
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	15.005.101	0.000.470		. = 0.1 = 0.0	=0.4				
* Total 1st Mortgage Lns Charged Off	15,297,421	3,686,478		1,764,788	-52.1	1,572,935	-10.9	676,459	-42.7
* Total 1st Mortgage Lns Recovered * NET 1st MORTGAGE LN C/Os	1,130,376 14,167,045	724,479 2,961,999		292,785 1,472,003	-59.6 -50.3	563,107 1,009,828	92.3	616,010 60,449	
** Net Charge Offs - 1st Mortgage Loans	14,167,045	2,961,999	-/9.1	1,472,003	-50.3	1,009,020	-31.4	60,449	-92.0
/ Avg 1st Mortgage Loans	0.67	0.13	-80.3	0.06	-52.2	0.04	-33.5	0.00	-92.3
* Total Other RE Lns Charged Off	4,843,848			1,809,433	-53.5	1,412,473	-21.9	1,439,731	35.9
* Total Other RE Lns Recovered	677,853			509,017	-62.9	415,150	-18.4	518,065	66.
* NET OTHER RE LN C/Os	4,165,995			1,300,416	-48.5	997,323	-23.3	921,666	23.
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.50			0.14	-50.8	0.11	-26.4	0.12	15.
* Amounts are year-to-date and the related % change ratios are annualized.	-								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1	(or no annualizing)								
# Means the number is too large to display in the cell									-
¹ Reporting requirements for loans were changed with September 2017 cycle		•		. , , ,	y cause flu	ctuations from prior cycle	s.		
² The NCUA Board approved a regulatory/policy change in May 2012 revising This policy change may result in a decline in delinquent loans reported as of		g requirements for trouble	ed debt res	tructured (TDR) loans.				40 B	ELoans 2
this policy change may result in a decline in delinquent loans reported as of	June 2012.							12. R	∟∟oans

Name	Return to cover		mmercial Loan I For Charter :	N/A						
Court of Ci In Pietr Chang Court of Ci In Court of	1/03/2018		Count of CU:							
Court of CUI In Part Prog. IAA				N/A Region:	Nation * Peer Gro	un· All *	State = 'MO' * Tvr	e Include	d: Federally Insu	red St
COMMERCIAL LOANS 170,000 110,0	ou ereap. An	Count of CU				ир. т		o morado	a. r cacrany moa	
COMMERCIAL LOANS 170,000 110,0		Dec-2013	Dec-2014	% Cha	Dec-2015	% Cha	Dec-2016	% Cha	Sen-2017	7 % C
undexed Commercial Loans (2) Teled Commercial Loans (2) Teled Commercial Loans (3) Teled Commercial Loans (4) Teled Commercial Loans (4) Teled Commercial Loans (5) Teled Commercial Loans (7)	COMMERCIAL LOANS	Dec-2013	Dec-2014	76 City	Dec-2013	/a City	Dec-2010	76 Crig	Зер-2017	78 0
Monte Commences 3	Commercial Loans to Members 13	279,716,968	312,112,028	11.6	328,789,402	5.3	366,443,361	11.5	306,093,195	-1
Trobe Commercial Losses 12 de 1912 (1912) Indicated Commission (1912) In		04 407 007	00.044.040	40.5	07 000 000	0.0	25 200 440	20.0	20.040.000	
List-Ander Commentation										
2072 COMMERCIAL LOANS LESS INFUNDED COMMERCIAL SAMPLE SAMP										7 -3
JUMBER OF COMMERCIAL LOANS CONTRICATIONS:	OTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1	307,537,038	329,701,967	7.2	341,041,976	3.4	382,821,714	12.3	345,333,485	5 .
united of Custamiding Commercial Loans of Members 1,742 1,870 2,002 119 2,335 111 1,215 minor of Custamiding Purchased Commercial Loans of 1,991 2,000 135 151 135 100 135 minor of Custamiding		#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	###
united of Outstanding Purchased Commercial Loans or 150		1 742	1 070	7.2	2.002	11.0	2 225	11.1	4 040	3 -4
Participation Interests to Normembers 198 198 0.0 135 151 135 0.0 135		1,742	1,070	1.3	2,092	11.9	2,323	11.1	1,213	+-
EAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- commission and Provingment 1571-050 1580-0504 1581-0505 1580-0504 1581-0505 1580-0504 1581-0505 1581-	Participation Interests to Nonmembers									
Trigory Trig		1,901	2,029	6.7	2,227	9.8	2,460	10.5	1,348	3 -
1,571,909 1,980,004 13.6 1,709,008 6.4 9.7887 29.4 3,084,818		7 714 215	6 216 610	-194	2 855 488	-54 1	13 684 819	379.2	13 871 154	+
Non-Fall Residential Property 104-853,139 113,575,531 8.2 125,279,942 10.3 102,772,305 5.6 NA NA NA NA NA NA NA N	Farmland									
20mm Congred, Non-Farm, Non-Readerinal Property 78,996.0118 30,607.402 26 77,327,956 -41 91,676.402 166 132,220.417 1797.877 103,495.163 102 129,676.363 96 119778.270 103,495.163 102 129,676.363 96 119778.270 103,495.163 103,495.163 103 30,731.131 51 305,539.069 133 309,189.746 103 103,495.163 103 30,731.131 51 305,539.069 133 309,189.746 103 103,495.163 103 30,731.131 51 305,539.069 133 309,189.746 103 103,495.163 103 103,495.163 103 103,539.069 133 309,189.746 103 103,495.163 103 103,495.163 103 103,539.069 133 103,309.189.746 103,495.163 103	Non-Farm Residential Property									
Section Sect	Multifamily									
September Sept										
ON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- blembers) 364,627 499,186 369 628,897 26.0 764,214 21.5 899,734 Commercial financial Loans to farmers 364,627 499,186 369 369 26.0 764,214 21.5 899,734 Commercial financial Loans 34,144,104 39,977,269 -0.5 31,686,209 6.8 34,193,126 8.0 33,433,004 Dissocued Commercial Loans 648,316 885,551 0.9 1,122,205 31.2 822,317 17.5 1,443,169 Dissocued Commercial Loans 36,627 36,700,256 0.0 35,149,172 42 35,000,702 6.1 36,143,739 UNREER OF COMMERCIAL LOANS OUTSTANDING BY TYPE SEMENTIAL COMMERCIAL CLANS OUTSTANDING BY TYPE SEMENTIAL CLASS OUTSTAND										
EMBERS		211,520,730	კსე,255,815	10.0	320,/31,131	5.1	303,539,069	13.3	309,189,746	+-
Commercial and Industrial Commercial Loans Section	MEMBERS) 1									
Intercuent Commercial Loans 848,316 855,551 0.9 1,122,205 31.2 92,317 17.8 1,443,169 Intercuent Revolving Lines of Credit (Commercial Purpose) 1,385,528 3,386,200 2.4 1,729,802 28.4 2,121,047 22.6 40.6879 Intercuent Revolving Lines of Credit (Commercial Loans 36,893,575 36,700,266 0.0 35,149,173 4.2 38,000,702 8.1 36,143,739 Winther Construction and Development 28 21 1-19 1.1 Winther Construction and Development 28 21 1-19 2.1 11 47.6 28 198.4 24 Winther Familian Residential Property 816 925 13.4 992 6.2 1,119 14.0 NIA Winther Familian Residential Property 816 925 13.4 992 6.2 1,119 14.0 NIA Winther Familian Residential Property 252 214 1-15 212 -0.9 234 10.4 314 Winther Familian Residential Property 252 214 1-15 212 -0.9 234 10.4 314 Winther Familian Residential Property 252 271 16.8 258 8.9 307 4.1 316 Winther Familian Residential Property 252 271 16.8 258 8.9 307 4.1 316 Winther Familian Residential Property 252 271 16.8 258 8.9 307 4.1 316 Winther Familian Residential Property 252 271 16.8 258 8.9 307 4.1 316 Winther Familian Residential Property 252 271 16.8 258 8.9 307 4.1 316 Winther Familian Residential Property 252 271 16.8 30.9 30.9 4.1 316 Winther Familian Residential Property 252 271 16.8 30.9 30.9 4.1 316 Winther Familian Residential Property 252 271 271 271 271 271 271 271 271 Winther Familian Residential Property 272 271	Loans to finance agricultural production and other loans to farmers	364,627	499,186	36.9	628,897	26.0	764,214	21.5	859,794	1
January Lines of Credit (Commercial Purpose) 1,338,528 1,388,250 24 1,728,802 264 2,121,47 22.6 406,872 Jumber Of Commercial Secured Commercial Loans 36,893,575 36,700,256 0.0 35,149,173 -42 38,000,702 81,3614,373 Jumber Commercial Consist Secured Commercial Loans 36,893,575 36,700,256 0.0 35,149,173 -42 38,000,702 81,3614,373 Jumber For Commercial Consist Secured Commercial Loans 6 625,0 6 0.0 6 0.0 13 Jumber For Farmland 8 6 25,0 6 0.0 6 0.0 13 Jumber For Farmland 8 6 25,0 6 0.0 6 0.0 13 Jumber For Farmland 8 6 25,0 6 0.0 6 0.0 13 Jumber For Farmland 8 6 25,0 6 0.0 6 0.0 13 Jumber For Farmland 8 6 25,0 6 0.0 6 0.0 13 Jumber For Farmland 8 6 25,0 6 0.0 6 0.0 13 Jumber For Farmland 8 6 25,0 6 0.0 6 0.0 13 Jumber For Coupled, Nor-Farm, Nor-Residential Property 252 214 -15,1 212 -0.9 224 10.4 314 Jumber For Concepted, Nor-Farm, Nor-Residential Property 232 271 168 285 89 307 4.1 316 Jumber For Commercial Commercial Consist 133,4 1,473 7.7 1,156 4.8 1,5602 12.4 846 Jumber For Gard Residential Property 232 271 14,1 24,1 1.5 21 8.7 16 Jumber For Commercial Loans 287 291 1.4 381 30.9 463 21.5 407 Jumber For Commercial Loans 27 33 22.2 39 18.2 35 10.3 61 Jumber For Commercial Loans 27 27 27 27 27 27 27 2	Commercial and Industrial Loans									
Maintenner Mai	Unsecured Commercial Loans									
UMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE										
Number - Construction and Development		36,693,575	36,700,256	0.0	35,149,173	-4.2	38,000,702	8.1	36,143,739	-
Number - Non-Farm Residential Property		26	21	-10.2	11	-47.6	26	136.4	24	1
Number Non-Fam Residential Property 816 925 13.4 982 6.2 1.119 14.0 N.A										
Number - Numer Coucapied, Non-Farm, Non-Residential Property 252 2:14 15.1 212 0.9 234 10.4 314	Number - Non-Farm Residential Property	816								
Number Non-Owner Cocquiged, Non-Farm, Non-Residential Property 232 271 16.8 295 8.9 307 4.1 316 316 318 314 314 7.7 7.7 1.506 4.8 1.692 1.24 8.46 Number Lamest of finance agricultural production and other loans to farmers 1.6 2.6 62.5 23 1.15 21 8.7 1.6 Number Lamest of finance agricultural production and other loans to farmers 1.6 2.6 62.5 23 1.15 21 8.7 1.6 Number Lamest of finance agricultural production and other loans to farmers 287 291 1.4 381 30.9 483 21.5 407	Multifamily				N/A		N/A		179)
Stal Number of Real Estate Secured Commercial Loans 1,334 1,437 77 1,506 4.8 1,922 12.4 8.6										
Number Loans to finance agricultural production and other loans to farmers 16 26 25 23 11.5 21 4.7 16										
Number - Commercial and Industrial Loans 287 291 1.4 381 30.9 483 21.5 407										
Number - Unsecured Commercial Loans 27 33 22 39 18.2 35 -10.3 61										
Number - Unsecured Revolving Lines of Credit (Commercial Purpose) 237 242 2.1 278 14.9 249 10.4 18 18 241 1041 18 241 1041 18 241 1041 18 241 24	Number - Unsecured Commercial Loans									
Mount of Non-Real Estate Secured Commercial Loans 567 592 4.4 721 21.8 768 6.5 502 Mount of Commercial Loans Granted VTD 100,901,912 85,340,460 -15.4 80,852,862 -5.3 91,637,561 13.3 69,739,365 Purchased or Participation Interests to Nommembers 9,931,858 6.432,500 -35.2 3,932,072 -39.9 6,180,946 57.2 8.838,020 -25.2 3,932,072 -39.9 6,180,946 57.2 8.838,020 -25.2 -25.	Number - Unsecured Revolving Lines of									
Mount of Commercial Loans Granted YTD										
Member Commercial Loans Granted YTD 100,901,912 85,340,460 -15.4 80,852,852 -5.3 91,637,561 13.3 89,739,355		567	592	4.4	721	21.8	768	6.5	502	-
Purchased or Participation Interests to Nommembers 9,931,858 6,432,500 -35.2 3,932,072 -38.9 6,180,946 57.2 8,838,020		100.901.912	85.340.460	-15.4	80.852.852	-5.3	91.637.561	13.3	69.739.355	5
20.6 59 Days Delinquent 7.795.184 4.790,476 -38.5 1.825,603 -61.9 4.213,129 130.8 4.926,623	Purchased or Participation Interests to Nonmembers									
Section Sect	PELINQUENCY - COMMERCIAL LOANS 2									
180 to 359 Days Delinquent	0 to 59 Days Delinquent									
>= 380 Days Delinquent										
Total Del Loans - All Types (>= 60 Days) 7,734,497 5,713,644 -26.1 2,141,410 -62.5 1,694,795 -20.9 2,914,173 OMMERCIAL LOAN DELINQUENCY RATIOS										
OMMERCIAL LOAN DELINQUENCY RATIOS										
Comm Lns >= 30 Days Delinquent (Reportable delinquency) 2.51 1.73 -3.11 0.63 63.5 1.54 32.7 #NAME? ##	COMMERCIAL LOAN DELINQUENCY RATIOS 1	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0,710,044	20.1	2,171,710	02.0	1,004,190	20.3	2,017,170	†
OMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:	6 Comm Lns > = 30 Days Delinquent	5.05	3.19	-36.9	1.16	-63.5	1.54	32.7	#NAME?	###
Total Comm Lns Charge Offs 16,544,315 1,429,569 91,4 1,007,518 29,5 540,702 -46,3 1,175,183 70tal Comm Lns Recoveries RRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in omm Lns above) 100 000 100 0	6 Comm Lns >= 60 Days Delinquent (Reportable delinquency)	2.51								
Total Comm Lns Recoveries 463,685 1,736,438 274.5 958,554 -44.8 136,045 -85.8 32,517 GRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in omm Lns above) 1	OMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1									
GRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in omm Lns above) 1 Commercial Agricultural Related >= 60 Days Delinquent (Reportable delinquency) 0.00 0.00 N/A 0.00 N/A 0.00 N/A 0.00 N/A #NAME? ## SCELLANFOUS LOAN INFORMATION: 1 eal Estate Loans also Reported as Commercial Loans 1 272,020,828 293,752,826 8.0 311,672,787 6.1 331,675,908 6.4 308,324,747 gricultural Related Commercial Loans 1 1,936,556 1,857,210 4.1 1,899,955 2.3 1,712,101 9.9 4,444,412 umber of Outstanding Agricultural Related Loans 2 4 32 33.3 29 9.4 27 6.9 29 ommercial Loans and Participations Sold- Servicing Rights Retained- Outstanding N/A										
Commercial Agricultural Related >= 60 Days Delinquent (Reportable delinquency) 0.00 0.00 0.00 N/A 0.00 N/A 0.00 N/A 40.00 N/A N/		463,685	1,736,438	274.5	958,554	-44.8	136,045	-85.8	32,517	
SCELLANEOUS LOAN INFORMATION: 1 272,020,828 293,752,826 8.0 311,672,787 6.1 331,675,908 6.4 308,324,747	comm Lns above) 1									
SCELLANEOUS LOAN INFORMATION: 1 272,020,828 293,752,826 8.0 311,672,787 6.1 331,675,908 6.4 308,324,747										Π
eal Estate Loans also Reported as Commercial Loans ¹ 272,020,828 293,752,826 8.0 311,672,787 6.1 331,875,908 6.4 308,324,747 1,936,556 1,857,210 -4.1 1,899,855 2.3 1,712,101 9.9 4,444,412 umber of Outstanding Agricultural Related Loans 24 32 33.3 29 9.4 27 6.9 29 70 6.9 29 70 6.9 29 70 70 70 70 70 70 70 70 70 7	7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.00	0.00	N/A	0.00	N/A	0.00	N/A	#NAME?	##1
gricultural Related Commercial Loans 1,396,556 1,857,210 -4.1 1,899,855 2.3 1,712,101 -9.9 4,444,412 umber of Outstanding Agricultural Related Loans 24 32 33.3 29 -9.4 27 -6.9 29 ommercial Loans and Participations Sold- Servicing Rights Retained- Outstanding N/A		272 020 929	203 752 926	9.0	211 672 707	6.4	331 675 000	6.4	309 334 747	,
Section Control Cont	gricultural Related Commercial Loans									
commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding N/A										
Commercial Loans and Participations Sold -no servicing rights- YTD 1,449,204 1,579,414 9.0 868,277 -45.0 140,000 -83.9 2,008,528 1,88 1,89 1,89 1,89 1,89 1,89 1,89 2,008,528 1,89 1,89 1,89 2,80 1,89 2,80 1,89 2,908,528 1,89 2,79 1,89 3,969,871 -1.8 3,804,539 -4.2 3,581,527 2,80 3,804,539 -4.2 3,581,527 22 2 2,208,528 1,19 -52.5 19 0.0 20 5.3 366,443,361 1,15 352,559,171 352,559,171 3,581,527 3,581,527 3,581,527 3,581,527 22 2 2,208,528 3,908,628 1,15 3,581,527 2 2 2 2,208,528 3,908,528 1,15 3,581,527 2 2 2 2,208,528 3,908,628 3,908,628 1,15 3,581,527 2 2 2 3,581,527 2 2 2 3,581,527 2 2 <td></td> <td></td> <td>N/A</td> <td></td> <td></td> <td></td> <td>N/A</td> <td></td> <td></td> <td>-</td>			N/A				N/A			-
umber of SBA Loans Outstanding 40 19 -52.5 19 0.0 20 5.3 22 otal Member Business Loans - (NMBLB) 279,716,968 312,112,028 11.6 328,789,402 5.3 366,443,361 11.5 352,559,171 Amounts are year-to-date and the related % change ratios are annualized. 328,789,402 5.3 366,443,361 11.5 352,559,171	Commercial Loans and Participations Sold -no servicing rights- YTD	1,449,204	1,579,414	9.0	868,277		140,000	-83.9	2,008,528	1,8
otal Member Business Loans - (NMBLB) 279,716,968 312,112,028 11.6 328,789,402 5.3 366,443,361 11.5 352,559,171 Amounts are year-to-date and the related % change ratios are annualized.	BA Loans Outstanding		,. ,						-,,-	_
Amounts are year-to-date and the related % change ratios are annualized.										_
		279,716,968	312,112,028	11.6	328,789,402	5.3	366,443,361	11.5	352,559,171	+
		ulatory definition of con	nmercial loans. This	nolicy char	nne may cause fluctus	itions from	nrior cycles		1	+
he NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.				(1) 10					i e	1

For Charter: IMA		Inves	stments, Cash, & Cas	h Fauiva	lents					
Count of CUI 168	Return to cover	IIIVC			licito					
CU Name: NA										
Criteria Region Nation Peer Group: Nat Count of Culi Peer Group: Nation Peer Gr										
Dec-2013 Dec-2014 % Chg Dec-2015 % Chg Dec-2016 % Chg Sep-2017 % Chg NVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS Sep-2017 % Chg Sep-201					Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Feder	rally Insured State Cr	redit
Dec-2013 Dec-2014 % Chg Dec-2015 % Chg Dec-2016 % Chg Sep-2017 % Chg NVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS Sep-2017 % Chg Sep-201	·	Count	of CU in Peer Group :	N/A						
NRESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS			•							
NRESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Sep-2017	% Chg
Held to Maturity 1-1 yr	INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS								•	
Held to Maturity 1-1 yr	ASC 320 CLASS OF INVESTMENTS									
Heist Distalluty 1-3 yrs	Held to Maturity < 1 vr	13.801.346	10.970.898	-20.5	18.799.263	71.4	15.827.818	-15.8	24.470.688	54.6
Held to Maturity 3-5 yrs 80.740,723 40.8276,323 24.880,203 26.88 14.757,512 40.88 80.890,37 39.4 81.886,303 39.7 39.4 81.886,303 81.946,310 81.886,303 81.946,310 81.886,303 81.946,310 81.886,303 81.946,310 81.886,303 81.946,310 81.886,304 81.886,303 81.946,310 81.886,304 81.886,3	Held to Maturity 1-3 vrs	30.692.069	40.225.938	31.1	56,470,609	40.4	71.355.764	26.4	55.737.501	-21.9
Hell of Maturity 5-10 yrs	, ,									
Hell of Maturity 3-10 yrs		, ,			-,,					
Hellot Maturity > 10 yrs	, ,			20.0	, ,	10.0		00.1		0.0
TOTAL HELD TO MATURITY			·	-32 0	· ·	-100.0		N/A		NI/A
Available for Sale 1-3 yrs	, ,									-12.9
Available for Sale 1-3 yrs		, ,	, , , , , , , , , , , , , , , , , , ,		, ,		, , , , , , , , , , , , , , , , , , ,		, ,	
Available for Saile 3-5 yrs 932,571,020 747,526,186 -19.8 770,726,758 3.1 919,306,479 19.3 947,619,426 3.1 Available for Saile 3-10 yrs 249,275,867 188,248,99 -32.5 115,815,282 -31.2 143,662,262 24.0 108,404,133 -24.5 143,619,187 143,619,	Available for Sale < 1 yr	235,226,369	129,604,506	-44.9	195,458,945	50.8	261,845,175	34.0	303,534,373	15.9
Available for Saile 3-5 yrs 932,571,020 747,526,186 -19.8 770,726,758 3.1 919,306,479 19.3 947,619,426 3.1 Available for Saile 3-10 yrs 249,275,867 188,248,99 -32.5 115,815,282 -31.2 143,662,262 24.0 108,404,133 -24.5 143,619,187 143,619,	Available for Sale 1-3 yrs	424,270,652	720,904,062	69.9	685,699,284	-4.9	601,525,640	-12.3	540,399,123	-10.2
Available for Sale 3-10 yrs NA	Available for Sale 3-5 yrs	932,571,020	747,526,186	-19.8	770,726,758	3.1	919,306,479	19.3	947,619,426	
Available for Sale 3-10 yrs NA	,	249.275.867			, ,			24.0		
Available for Sale > 10 yrs	,				, ,	-				
TOTAL AVAILABLE FOR SALE 1,859,597,079 1,790,600,456 3.77 1,785,727,679 0.3 1,931,942,348 8.2 1,904,463,151 -1,4 Trading < 1 year 0 0 0 N/A 0 N/A 0 N/A 0 N/A 1,740,000,456 0 0 N/A 0 N/A 0 N/A 0 N/A 1,740,000,456 0 0 N/A 0 N/A 0 N/A 0 N/A 1,740,000,457 1,740,0	*			33.2	·	-25.9		-68.9		-19 6
Trading < 1 year					, ,					
Trading 1-3 years 0 0 0 N/A 0	1017L AVAILABLE FOR GALE	1,000,001,010	1,700,000,100	0.1	1,700,727,070	0.0	1,001,012,010	0.2	1,001,100,101	
Trading 3-5 years 0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 17 days 2.0,675,914 21,159,764 2.3 20,002,670 -5.5 20,371,499 1.8 18,343,769 -10.0 17 days 10 years N/A	Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years 20,675,914 21,159,784 2.3 20,002,670 -5.5 20,371,499 1.8 18,343,769 -10.0 Trading 3-10 years N/A	Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-10 years	Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-10 years	Trading 5-10 years	20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,343,769	-10.0
TOTAL TRADING 20,675,914 21,159,784 2.3 20,002,670 -5.5 20,371,499 1.8 18,343,769 -1.0.0 Other Investments < 1 yr		N/A	N/A		N/A		N/A		N/A	
Other Investments < 1 yr 968,276,214 877,675,989 -9.4 1,251,214,869 42.6 1,159,500,793 -7.3 1,137,902,900 -1.9 Other Investments 1-3 yrs 379,870,932 399,635,329 5.2 331,907,106 -16.9 292,691,815 -11.8 302,773,649 3.4 Other Investments 5-10 yrs 144,867,889 47,007,169 4.8 38,456,725 -18.2 10,138,433 -73.6 95,255,140 -0.9 Other Investments 3-10 yrs 44,867,889 47,007,169 4.8 38,456,725 -18.2 10,138,433 -73.6 9,940,202 -2.0 Other Investments 3-10 yrs N/A	Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments 1-3 yrs 379,870,932 399,635,329 5.2 331,907,106 -16.9 292,691,815 -11.8 302,773,649 3.4 Other Investments 3-5 yrs 149,672,803 115,148,631 -23.1 99,762,513 -13.4 96,153,920 -3.6 95,255,140 -0.9 Other Investments 5-10 yrs 44,867,889 47,007,169 4.8 38,456,725 -18.2 10,138,433 -73.6 9,940,202 -2.0 Other Investments 3-10 yrs N/A	TOTAL TRADING	20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,343,769	-10.0
Other Investments 1-3 yrs 379,870,932 399,635,329 5.2 331,907,106 -16.9 292,691,815 -11.8 302,773,649 3.4 Other Investments 3-5 yrs 149,672,803 115,148,631 -23.1 99,762,513 -13.4 96,153,920 -3.6 95,255,140 -0.9 Other Investments 5-10 yrs 44,867,889 47,007,169 4.8 38,456,725 -18.2 10,138,433 -73.6 9,940,202 -2.0 Other Investments 3-10 yrs N/A										
Other Investments 3-5 yrs 149,672,803 115,148,631 -23.1 99,762,513 -13.4 96,153,920 -3.6 95,255,140 -0.9 Other Investments 5-10 yrs 44,867,889 47,007,169 4.8 38,456,725 -18.2 10,138,433 -73.6 9,940,202 -2.0 Other Investments 3-10 yrs N/A	Other Investments < 1 yr	968,276,214	877,675,989	-9.4	1,251,214,869	42.6	1,159,500,793	-7.3	1,137,902,900	-1.9
Other Investments 5-10 yrs 44,867,889 47,007,169 4.8 38,456,725 -18.2 10,138,433 -73.6 9,940,202 -2.0 Other Investments 3-10 yrs N/A	Other Investments 1-3 yrs	379,870,932	399,635,329	5.2	331,907,106	-16.9	292,691,815	-11.8	302,773,649	3.4
Other Investments 3-10 yrs N/A N/A </td <td>Other Investments 3-5 yrs</td> <td>149,672,803</td> <td>115,148,631</td> <td>-23.1</td> <td>99,762,513</td> <td>-13.4</td> <td>96,153,920</td> <td>-3.6</td> <td>95,255,140</td> <td>-0.9</td>	Other Investments 3-5 yrs	149,672,803	115,148,631	-23.1	99,762,513	-13.4	96,153,920	-3.6	95,255,140	-0.9
Other Investments > 10 yrs 1,844,828 1,420,147 -23.0 1,647,617 16.0 486,724 -70.5 656,499 34.9 TOTAL Other Investments 1,544,532,666 1,440,887,265 -6.7 1,722,988,830 19.6 1,558,971,685 -9.5 1,546,528,390 -0.8 MATURITIES: Total Investments < 1 yr 1,217,303,929 1,018,251,393 -16.4 1,465,473,077 43.9 1,437,173,786 -1.9 1,465,907,961 2.0 Total Investments 1-3 yrs 834,833,653 1,160,765,329 39.0 1,074,076,999 -7.5 965,573,219 -10.1 898,910,273 -6.9 Total Investments 3-5 yrs 1,162,984,546 916,949,259 -21.2 895,559,921 -2.3 1,037,930,320 15.9 1,057,762,465 1.9 Total Investments 5-10 yrs 348,939,093 261,400,885 -25.1 189,062,189 -27.7 183,140,501 -3.1 144,856,757 -20.9 Total Investments > 10 yrs N/A N/A N/A N/A N/A	Other Investments 5-10 yrs	44,867,889	47,007,169	4.8	38,456,725	-18.2	10,138,433	-73.6	9,940,202	-2.0
MATURITIES : 1,544,532,666 1,440,887,265 -6.7 1,722,988,830 19.6 1,558,971,685 -9.5 1,546,528,390 -0.8 MATURITIES : 1,217,303,929 1,018,251,393 -16.4 1,465,473,077 43.9 1,437,173,786 -1.9 1,465,907,961 2.0 Total Investments 1-3 yrs 834,833,653 1,160,765,329 39.0 1,074,076,999 -7.5 965,573,219 -10.1 898,910,273 -6.9 Total Investments 3-5 yrs 1,162,984,546 916,949,259 -21.2 895,559,921 -2.3 1,037,930,320 15.9 1,057,762,465 1.9 Total Investments 5-10 yrs 348,939,093 261,400,885 -25.1 189,062,189 -27.7 183,140,501 -3.1 144,856,757 -20.9 Total Investments 3-10 yrs N/A 1,546,528,390 -2.0 1,437,1	Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
MATURITIES: Total Investments < 1 yr 1,217,303,929 1,018,251,393 -16.4 1,465,473,077 43.9 1,437,173,786 -1.9 1,465,907,961 2.0 Total Investments 1-3 yrs 834,833,653 1,160,765,329 39.0 1,074,076,999 -7.5 965,573,219 -10.1 898,910,273 -6.9 Total Investments 3-5 yrs 1,162,984,546 916,949,259 -21.2 895,559,921 -2.3 1,037,930,320 15.9 1,057,762,465 1.9 Total Investments 5-10 yrs 348,939,093 261,400,885 -25.1 189,062,189 -27.7 183,140,501 -3.1 144,856,757 -20.9 Total Investments 3-10 yrs N/A N/A N/A N/A N/A N/A N/A N/	Other Investments > 10 yrs	1,844,828	1,420,147	-23.0	1,647,617	16.0	486,724	-70.5	656,499	34.9
Total Investments < 1 yr 1,217,303,929 1,018,251,393 -16.4 1,465,473,077 43.9 1,437,173,786 -1.9 1,465,907,961 2.0 Total Investments 1-3 yrs 834,833,653 1,160,765,329 39.0 1,074,076,999 -7.5 965,573,219 -10.1 898,910,273 -6.9 Total Investments 3-5 yrs 1,162,984,546 916,949,259 -21.2 895,559,921 -2.3 1,037,930,320 15.9 1,057,762,465 1.9 Total Investments 5-10 yrs 348,939,093 261,400,885 -25.1 189,062,189 -27.7 183,140,501 -3.1 144,856,757 -20.9 Total Investments 3-10 yrs N/A N/A N/A N/A N/A N/A N/A Total Investments > 10 yrs 26,319,078 29,969,743 13.9 19,675,027 -34.4 6,089,516 -69.0 5,162,595 -15.2 Total # Means the number is too large to display in the cell	TOTAL Other Investments	1,544,532,666	1,440,887,265	-6.7	1,722,988,830	19.6	1,558,971,685	-9.5	1,546,528,390	-0.8
Total Investments < 1 yr 1,217,303,929 1,018,251,393 -16.4 1,465,473,077 43.9 1,437,173,786 -1.9 1,465,907,961 2.0 Total Investments 1-3 yrs 834,833,653 1,160,765,329 39.0 1,074,076,999 -7.5 965,573,219 -10.1 898,910,273 -6.9 Total Investments 3-5 yrs 1,162,984,546 916,949,259 -21.2 895,559,921 -2.3 1,037,930,320 15.9 1,057,762,465 1.9 Total Investments 5-10 yrs 348,939,093 261,400,885 -25.1 189,062,189 -27.7 183,140,501 -3.1 144,856,757 -20.9 Total Investments 3-10 yrs N/A N/A N/A N/A N/A N/A N/A Total Investments > 10 yrs 26,319,078 29,969,743 13.9 19,675,027 -34.4 6,089,516 -69.0 5,162,595 -15.2 Total # Means the number is too large to display in the cell	MATIDITIES -									
Total Investments 1-3 yrs 834,833,653 1,160,765,329 39.0 1,074,076,999 -7.5 965,573,219 -10.1 898,910,273 -6.9 Total Investments 3-5 yrs 1,162,984,546 916,949,259 -21.2 895,559,921 -2.3 1,037,930,320 15.9 1,057,762,465 1.9 Total Investments 5-10 yrs 348,939,093 261,400,885 -25.1 189,062,189 -27.7 183,140,501 -3.1 144,856,757 -20.9 Total Investments 3-10 yrs N/A N/A N/A N/A N/A N/A N/A N/A Total Investments > 10 yrs 26,319,078 29,969,743 13.9 19,675,027 -34.4 6,089,516 -69.0 5,162,595 -15.2 Total Means the number is too large to display in the cell		1 217 202 020	1 010 251 202	-16.4	1 /65 /72 077	42.0	1 /27 172 706	.10	1 /65 007 064	2.0
Total Investments 3-5 yrs	,				, , ,				<u> </u>	
Total Investments 5-10 yrs 348,939,093 261,400,885 -25.1 189,062,189 -27.7 183,140,501 -3.1 144,856,757 -20.9 Total Investments 3-10 yrs N/A										
Total Investments 3-10 yrs N/A N/A </td <td></td> <td>, , ,</td> <td>, ,</td> <td>1</td> <td>, ,</td> <td></td> <td></td> <td></td> <td>, , ,</td> <td></td>		, , ,	, ,	1	, ,				, , ,	
Total Investments > 10 yrs 26,319,078 29,969,743 13.9 19,675,027 -34.4 6,089,516 -69.0 5,162,595 -15.2 Total 3,590,380,299 3,387,336,609 -5.7 3,643,847,213 7.6 3,629,907,342 -0.4 3,572,600,051 -1.6 # Means the number is too large to display in the cell				-25.1		-21.1		-3.1		-20.9
Total 3,590,380,299 3,387,336,609 -5.7 3,643,847,213 7.6 3,629,907,342 -0.4 3,572,600,051 -1.6 # Means the number is too large to display in the cell	•			10.0	· ·	64.		00.0		45.0
# Means the number is too large to display in the cell	·									
		3,590,380,299	3,387,336,609	-5.7	3,643,847,213	7.6	3,629,907,342	-0.4	3,5/2,600,051	-1.6
	# Means the number is too large to display in the cell									

		Other Investment Inf	ormation	<u> </u>					
Return to cover		For Charter :	N/A						
01/03/2018		Count of CU:							<u> </u>
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Boor Group	. All * C4	ate = 'MO' * Type Inc	ludodi E	adarally lacured Sta	10
reer Group. N/A	Count of	Criteria :		Nation Feet Group	. All St	ate = WO Type Inc	iuueu. F	ederally ilisured Sta	le
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Sep-2017	% Chg
INVESTMENT SUMMARY:	00 040 505	00 404 007	40.0	47.050.000	04.0	40.740.475	07.0	0 000 000	40.4
NCUA Guaranteed Notes (included in US Gov't Obligations) Total FDIC-Issued Guaranteed Notes	29,312,585 0		-10.9 N/A	17,258,983 0	-34.0 N/A	10,742,475	-37.8 N/A	8,802,022 151,380	
All Other US Government Obligations	102,225,315		-41.7	60,944,858	2.2	_	54.8	128,371,577	36.0
TOTAL U.S. GOVERNMENT OBLIGATIONS	131,537,900		-34.8	78,203,841	-8.8		34.4	137,324,979	
TOTAL SIGN GOVERNMENT OBLIGATIONS	101,001,000	00,7 40,200	04.0	70,200,041	0.0	100,100,000	01.1	101,024,010	00.7
Agency/GSE Debt Instruments (not backed by mortgages)	903,593,825	871,146,157	-3.6	729,081,154	-16.3	717,788,374	-1.5	608,058,401	-15.3
Agency/GSE Mortgage-Backed Securities	936,059,535	932,657,307	-0.4	1,028,966,096	10.3	1,180,963,746	14.8	1,189,093,103	0.7
TOTAL FEDERAL AGENCY SECURITIES	1,839,653,360		-1.9	1,758,047,250	-2.5		8.0	1,797,151,504	
Securities Issued by States and Political Subdivision in the U.S.	12,965,820	, ,	-29.1	9,342,933	1.6		-48.0	2,682,914	
Privately Issued Mortgage-Related Securities	0		N/A	32				0	
Privately Issued Securities (FCUs only)	0		N/A	0	N/A	0	N/A	0	
Privately Issued Mortgage-Backed Securities (FISCUs Only) TOTAL OTHER MORTGAGE-BACKED SECURITIES	2,719,448		-52.2	940,680	-27.7	695,874	-26.0	462,605	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	2,719,448	1,300,459	-52.2	940,712	-27.7	695,874	-26.0	462,605	-33.5
Mutual Funds	29,544,874	28,381,953	-3.9	27,137,987	-4.4	220,171	-99.2	5,133,174	2.231 4
Common Trusts	3,566,097		-1.1	3,524,702	-0.1	3,510,271	-0.4	3,527,759	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	33,110,971	31,910,545	-3.6	30,662,689	-3.9		-87.8	8,660,933	
Bank Issued FDIC-Guaranteed Bonds	0		N/A	0		0		0	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	350,264,470	329,226,367	-6.0	405,298,265	23.1	456,348,742	12.6	457,214,357	0.2
Commercial Mortgage Backed Securities	55,197,780	46,172,707	-16.4	68,696,412	48.8	182,461,623	165.6	218,750,830	19.9
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	NI/A	0	N/A	0	NI/A
Non-Mortgage Related Securities With Maturities > 3 Yrs	0	U	N/A	0	N/A	0	N/A	0	N/A
Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under	_	_				_		_	
Investment Pilot Program (703.19)	0 504 074 000		N/A	0 047 004 074	N/A	0	N/A	0 570 040 457	
Fair Value of Total Investments Investment Repurchase Agreements	3,591,674,369 0		-5.6 N/A	3,647,364,271	7.6 N/A	3,630,338,504	-0.5 N/A	3,572,640,157 0	-1.6 N/A
Borrowing Repurchase Agreements Placed in Investments	U	U	IN/A	0	IN/A	U	IN/A	U	IN/A
for Positive Arbitrage	0	0	N/A	10,085,300	N/A	12,820,488	27.1	0	-100.0
Cash on Deposit in Corporate Credit Unions	118,296,338	102,511,818	-13.3	152,751,399	49.0	138,903,740	-9.1	123,815,205	-10.9
Cash on Deposit in Other Financial Institutions	500,859,070	455,851,976	-9.0	744,359,460	63.3	625,332,102	-16.0	658,938,771	5.4
CUSO INFORMATION									
Value of Investments in CUSO	40,662,601	42,536,947	4.6	44,019,976		, ,	12.6	51,147,573	
CUSO loans	406,243			489,422	-94.5	,	18.8	1,179,457	
Aggregate cash outlays in CUSO	22,183,418	23,694,789	6.8	23,809,389	0.5	23,730,960	-0.3	23,348,425	-1.6
1 N (A () 1 T FOULA (NOUA BOD (OOL ON)) 01		2 222 225		0.400.000					
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹ Outstanding Balance of Brokered CDs and Share	0	2,330,265	N/A	2,430,200	4.3	0	-100.0	0	N/A
Certificates Purchased	167,319,924	163,791,429	-2.1	185,526,154	13.3	181,543,795	-2.1	165,958,058	-8.6
CREDIT UNION INVESTMENT PROGRAMS	. 5.,5.0,524	. 30,1 0 1,120		. 50,020,104		. 5 . , 5 . 5 , 7 5 5		. 50,000,000	0.0
Mortgage Processing	18	20	11.1	21	5.0	22	4.8	23	4.5
Approved Mortgage Seller	15	18	20.0	19	5.6	18	-5.3	20	11.1
Borrowing Repurchase Agreements	0			1		1		0	
Brokered Deposits (all deposits acquired through 3rd party)	2			4		3		3	
Investment Pilot Program	0			0		0		0	
Investments Not Authorized by FCU Act (SCU only)	0			2		2		2	
Deposits and Shares Meeting 703.10(a)	0			0		0		0	
Brokered Certificates of Deposit (investments) Charitable Donation Accounts	30 N/A		0.0	35		33	-5.7	32	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE	N/A	0		0	N/A	0	N/A	0	N/A
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	N/A	27,533,268		24,477,304	-11.1	21,751,020	-11.1	18,872,035	-13.2
Other Investments	N/A			3,818,207	-28.8		74.3	23,743,650	
Other Assets	N/A			108,514,410			16.9	114,837,778	
Total Assets Used to Fund Employee Benefit Plans or Deferred				10					
Compensation Agreements	N/A	111,529,641		136,809,921	22.7	155,271,998	13.5	157,453,463	1.4
1/ Prior to March 31, 2014, this item included investments purchased for employee	henefit/deferred compa	nsation plans							-
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	Cunniamontal Cha	re Information, Off B	alanco Ci	hoot & Porrowings	ı				
Return to cover	Supplemental Shai	For Charter :		neet, & borrowings					
01/03/2018		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Sta	te = 'MO' * Type Incl	uded: Fed	derally Insured State	Credit
	Count o	f CU in Peer Group :	N/A						
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Cha	Dec-2016	% Cha	Sep-2017	% Cha
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):	Dec-2013	Dec-2014	78 City	Dec-2013	78 City	Dec-2010	76 City	Зер-2017	78 City
Accounts Held by Member Government Depositors	753,956	779,429	3.4	788,500	1.2	1,393,985	76.8	3,398,941	143.8
Accounts Held by Nonmember Government Depositors	1,589,289	1,832,149			6.7	1,729,535		12,018,230	
Employee Benefit Member Shares	18,132,072	20,280,028	11.8		3.6	22,191,319	5.6	22,110,493	-0.4
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0					0		0	
Non-dollar Denominated Deposits	0	0				0		0	
Health Savings Accounts	14,903,210	18,983,575	27.4		18.9	26,265,171		29,773,987	
Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of IRA/Keogh >= \$100,000	461,097,245	443,852,027	-3.7		1.5 -1.8	480,272,569 293,622,367		496,454,833	
Dollar Amount of Share Drafts Swept to Regular Shares or	325,083,662	314,817,700	-3.2	309,151,688	-1.8	293,622,367	-5.0	281,727,666	-4.1
Money Market Accounts	3,891,828	0	-100.0	0	N/A	0	N/A	0	N/A
Commercial Share Accounts	141,965,011	165,889,680	16.9	203,968,221	23.0	210,176,031	3.0	168,519,807	-19.8
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	7,582,679	13,148,967	73.4	6,183,580	-53.0	6,263,090	1.3	5,833,163	-6.9
SAVING MATURITIES									
< 1 year	8,463,342,565	8,770,279,400	3.6		7.6	9,969,904,623	5.7	10,393,253,680	4.2
1 to 3 years	722,705,655	747,318,036	3.4		-3.1	671,100,197	-7.3	710,815,785	
> 3 years Total Shares & Deposits	468,898,102 9,654,946,322	398,461,118 9,916,058,554	-15.0 2.7		-12.0 6.0	362,583,095 11,003,587,915		389,812,357 11,493,881,822	7.5 4.5
INSURANCE COVERAGE OTHER THAN NCUSIF	3,004,940,322	a,a10,000,554	2.1	10,011,249,931	6.0	11,000,007,915	4.7	11,493,001,822	4.5
Share/Deposit Insurance Other than NCUSIF	8	8	0.0	8	0.0	7	-12.5	7	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	37.545.760	37.607.258	0.2		0.0	33,651,660		32,898,529	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	, , , , ,	,,,,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, ,		,,,,,,	
COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	6,677,267	12,254,104	83.5	14,838,328	21.1	18,718,057	26.1	12,195,557	-34.8
Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above)									
Agricultural Related Commercial Loans	38,607	481,860	1,148.1	29,760	-93.8	97,892	228.9	110,713	13.1
Construction & Land Development	366,440	781,790	113.3	621,560	-20.5	3,023,698		1,135,323	
Outstanding Letters of Credit	0	56,000	N/A			92,000		92,000	0.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	402,769,345	394,744,353	-2.0		6.6	463,245,563	10.1	842,312,935	81.8
Credit Card Line Unsecured Share Draft Lines of Credit	910,503,391	992,241,726	9.0		-5.7 -0.7	1,021,715,455		976,897,417	
Overdraft Protection Programs	115,730,925 239,639,235	115,532,892 237,648,280	-0.2 -0.8		6.2	115,169,956 265,179,159		118,958,000 280,475,274	
Residential Construction Loans-Excluding Commercial Purpose	704,757	1,260,038	78.8		-18.4	2,021,104		2,237,416	
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A		N/A	0		0	
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	49,224,648	57,698,155	17.2	62,228,479	7.9	25,771,454	-58.6	30,056,255	16.6
Total Unfunded Commitments for Non-Commercial Loans	1,718,572,301	1,799,125,444	4.7	1,787,402,663	-0.7	1,893,102,691	5.9	2,250,937,297	
Total Unused Commitments	1,725,249,568	1,811,379,548	5.0		-0.5	1,911,820,748		2,263,132,854	
%(Unused Commitments / Cash & ST Investments)	#NAME?	#NAME?		#NAME?		#NAME?		#NAME?	
Unfunded Commitments Committed by Credit Union	1,724,277,461	1,810,216,023	5.0		-0.4	1,911,748,778		2,262,694,352	18.4
Unfunded Commitments Through Third Party Loans Transferred with Recourse 1	972,107 165,207,539	1,163,525 239,615,341	19.7 45.0			71,970		438,502 359,893,185	
Pending Bond Claims	261,965	426,299	62.7		6.1 42.5	297,567,906 1,237,869		1,541,540	
Other Contingent Liabilities	720,071	884,846	22.9		28.3	21,693,808		20,605,099	
CREDIT AND BORROWING ARRANGEMENTS:	720,077	001,010	EE.O	1,101,000	20.0	21,000,000	1,011.0	20,000,000	0.0
Num FHLB Members	26	27	3.8	27	0.0	26	-3.7	27	3.8
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,536,947,893	1,714,643,994	11.6	1,939,240,105	13.1	2,082,125,996	7.4	1,877,831,350	-9.8
Total Committed Credit Lines	387,263,166	365,899,287	-5.5		3.1	441,213,776		89,276,752	
Total Credit Lines at Corporate Credit Unions	279,837,503	273,977,387	-2.1		0.2	294,195,000		294,622,300	
Draws Against Lines of Credit BORROWINGS OUTSTANDING FROM CORPORATE	3,117,651	22,937,417	635.7	9,280,788	-59.5	17,242,176	85.8	186,677,841	982.7
CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	2,226,350	8,179,546	267.4	0	-100.0	1,631,289	N/A	0	-100.0
Term Borrowings Outstanding from Corporate Cus	2,220,330	0,179,540		0		1,031,209		0	
MISCELLANEOUS BORROWING INFORMATION:			,/\		,/(0	
Assets Pledged to Secure Borrowings	909,178,493	1,211,001,596	33.2	1,231,550,343	1.7	1,624,201,306	31.9	1,685,957,430	3.8
Amount of Borrowings Subject to Early Repayment at									
Lenders Option	13,000,000	10,000,000	-23.1	10,000,000	0.0	0		2,425,456	
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0	N/A
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Included MBL construction and land development prior to 03/31/09. Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forv	.ord						1	40.0	
Datance included in "Subordinated Debt included in Net Worth" from 12/31/2011 for	raiu		1					16.SuppShareC	/BS&Borr

	Miscella	neous Information, Pr	ograms.	Services					
Return to cover	Misociia	For Charter :		Cervices					
01/03/2018		Count of CU:	105						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Sep-2017	% Chg
MEMBERSHIP:									
Num Current Members	1,320,195	1,353,587	2.5	1,389,705	2.7	1,415,570	1.9	1,447,934	2.3
Num Potential Members	30,861,655	34,288,419	11.1	33,715,033	-1.7	37,212,607	10.4	33,946,599	-8.8
% Current Members to Potential Members	4.28	3.95	-7.7	4.12	4.4	3.80	-7.7	4.27	12.1
* % Membership Growth	2.49	2.53	1.7	2.67	5.5	1.86	-30.2	3.05	63.8
Total Num Savings Accts	2,460,159	2,527,354	2.7	2,621,112	3.7	2,657,678	1.4	2,725,080	2.5
EMPLOYEES:									
Num Full-Time Employees	3,369	3,482	3.4	3,612	3.7	3,708	2.7	3,773	1.8
Num Part-Time Employees	431	439	1.9	422	-3.9	385	-8.8	357	-7.3
BRANCHES:									
Num of CU Branches	316	315	-0.3	313	-0.6	310	-1.0	320	3.2
Num of CUs Reporting Shared Branches	31	30			0.0	30	0.0	30	
Plan to add new branches or expand existing facilities	13	11			0.0	15		13	
MISCELLANEOUS LOAN INFORMATION:	10	- 11	13.4	- 11	0.0	10	00.4	13	10.0
**Total Amount of Loans Granted YTD	3,446,856,227	3,298,350,353	-4.3	3,799,506,715	15.2	4,156,782,511	9.4	3,358,086,699	7.7
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date	3,440,000,227	3,290,300,353	-4.3	3,788,000,715	15.2	4,100,702,511	9.4	3,300,000,099	1.1
(FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS			,/\		,. (•	,,, (·	,,, (
(Credit Programs):									
Commercial Loans	29	33	13.8	32	-3.0	32	0.0	32	0.0
Credit Builder	23	24			16.7	27	-3.6	28	
Debt Cancellation/Suspension	6				-16.7	5		5	
Direct Financing Leases	0				N/A	0		0	_
Indirect Commercial Loans	9				0.0	8	-11.1	8	
Indirect Consumer Loans	35	35			-2.9	35	2.9	34	
Indirect Mortgage Loans	9			9	-10.0	9	0.0	9	
	11	10		11					
Interest Only or Payment Option 1st Mortgage Loans					10.0	11	0.0	11	
Micro Business Loans Micro Consumer Loans	11	11			18.2	12	-7.7	12	
	13	14			0.0	12	-14.3	12	
Overdraft Lines of Credit	64	64			0.0	59	-7.8	58	
Overdraft Protection	58	58			-1.7	55	-3.5	54	
Participation Loans	41	45			-4.4	40	-7.0	40	
Pay Day Loans	15	15			0.0	15	0.0	16	
Real Estate Loans	85				-3.6	78	-2.5	77	
Refund Anticipation Loans	2				0.0	2	0.0	2	
Risk Based Loans	81	83	2.5	82	-1.2	80	-2.4	78	-2.5
Share Secured Credit Cards	31	31	0.0	30	-3.2	31	3.3	30	-3.2
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	88	86	-2.3	82	-4.7	79	-3.7	78	-1.3
Commercial Share Accounts	43	45	4.7	44	-2.2	42	-4.5	45	7.1
Check Cashing	62	63	1.6	60	-4.8	60	0.0	60	0.0
First Time Homebuyer Program	13				8.3	14	7.7	14	
Health Savings Accounts	11	12		12	0.0	12	0.0	12	
Individual Development Accounts	2				0.0	2		2	
In-School Branches	1	1			0.0	1	0.0	1	
Insurance/Investment Sales	33	36		36	0.0	36	0.0	35	
International Remittances	17	20			-5.0	20	5.3	20	
Low Cost Wire Transfers	84	83			-2.4	77	-4.9	77	
**Number of International Remittances Originated YTD	1,975				2.5			3,135	-
MERGERS/ACQUISITIONS:	1,975	3,023	33.1	3,322	۷.۵	3,900	1.7	3,135	4.0
Completed Merger/Acquisition Qualifying for									\vdash
Business Combo Acctna (FAS 141R)	4	5	25.0	7	40.0	10	42.9	11	10.0
Adjusted Retained Earnings Obtained through	-		25.0		0	10			
Business Combinations	305,438	2,378,003	678.6	6,119,825	157.4	15,567,369	154.4	16,361,592	5.1
Fixed Assets - Capital & Operating Leases	,	,,		5, 5,7=4		.,,		-, ,	
Aggregate of Future Capital and Operating Lease Pmts									
on Fixed Assets (not discounted to PV)	26,319,727	23,176,926	-11.9	27,327,327	17.9	28,683,342	5.0	33,605,777	17.2
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)								
** Amount is year-to-date and the related % change ratio is annualized.	<u> </u>								
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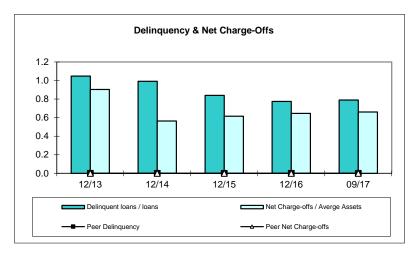
	Informa	tion System	s & Tach	nology					
Return to cover		For Charter :		liology					
01/03/2018		ount of CU :							
CU Name: N/A		sset Range :							
Peer Group: N/A				Nation * Peer	Group: A	All * State = 'M	O' * Type	Included: Fe	derally
	Count of CU in						,		
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Sep-2017	% Chg
			Ū					•	
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	0	-100.0
Vendor Supplied In-House System	63	61	-3.2	59	-3.3	56	-5.1	55	-1.8
Vendor On-Line Service Bureau	50	49	-2.0	47	-4.1	45	-4.3	45	0.0
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	4	5	25.0	5	0.0	5	0.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	89	89	0.0	85	-4.5	82	-3.5	83	1.2
Audio Response/Phone Based	70	67	-4.3	63	-6.0	60	-4.8	59	-1.7
Automatic Teller Machine (ATM)	85	83		79		76		75	-1.3
Kiosk	7	7		7	0.0	6		6	0.0
Mobile Banking	38	48		50	4.2	54	8.0	55	1.9
Other	3	2		2		2		4	100.0
Services Offered Electronically			00.0	-	0.0		0.0	-	100.0
Member Application	39	41	5.1	40	-2.4	41	2.5	41	0.0
New Loan	48	48		49	2.1	48	-2.0	50	4.2
Account Balance Inquiry	91	90		86		82	-4.7	83	1.2
Share Draft Orders	65	66		62	-6.1	62	0.0	63	1.6
New Share Account	24	26		25		24	-4.0	25	4.2
Loan Payments	83	82		80	-2.4	77	-3.8	77	0.0
Account Aggregation	15	16		17	6.3	17	0.0	17	0.0
Internet Access Services	28	28		28	0.0	32	14.3	33	3.1
e-Statements	80	82		79		77	-2.5		
External Account Transfers							-		-1.3
	26	28		30		29	-3.3	31	6.9
View Account History	91	90		86		82	-4.7	83	1.2
Merchandise Purchase	5	6		6		6		6	0.0
Merchant Processing Services	6	6		6		6		6	0.0
Remote Deposit Capture	14	19		25	31.6	27	8.0	34	25.9
Share Account Transfers	89	88		85	-3.4	82	-3.5	81	-1.2
Bill Payment	71	71	0.0	68		67	-1.5	66	-1.5
Download Account History	77	77		73		72	-1.4	73	1.4
Electronic Cash	5	5		4		5		5	0.0
Electronic Signature Authentication/Certification	6	13		15		17	13.3	24	41.2
Mobile Payments	7	15	114.3	20	33.3	24	20.0	26	8.3
Type of World Wide Website Address									
Informational	11	11		12		11	-8.3	10	-9.1
Interactive	2	3		3		2		2	0.0
Transactional	88	86		82		80	-2.4	80	0.0
Number of Members That Use Transactional Website	533,875	567,151		601,278		658,882	9.6	717,096	8.8
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0		0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	114	112	-1.8	108	-3.6	103	-4.6	102	-1.0
									18.IS&T

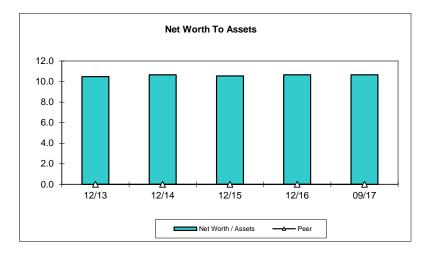
Return to cover

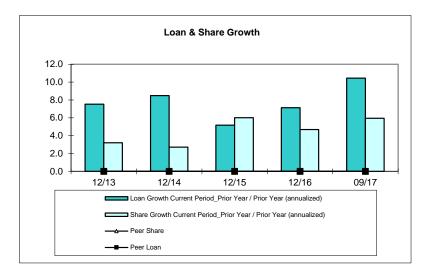
01/03/2018 CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 105 Asset Range : N/A

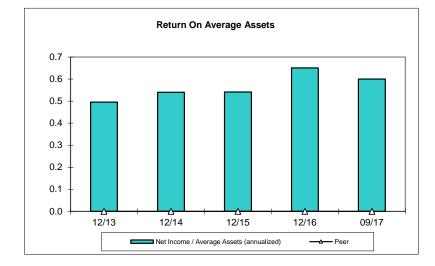
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Return to cover 01/03/2018 CU Name: N/A Peer Group: N/A Graphs 2 For Charter : N/A Count of CU : 105 Asset Range : N/A

Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A

